

2010

Missouri

Product Liability Insurance Report

**Statistics Section
January 2012**



DIFP

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MISSOURI PRODUCT LIABILITY INSURANCE REPORT 2010

**Department of Insurance, Financial Institutions &
Professional Registration
Statistics Section
January 2012**

Other Publications

Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

Department of Insurance, Financial Institutions & Professional Registration
P.O. Box 690
Jefferson City, MO 65102-0690

1. **Missouri Complaint Index Report**
summary information: <http://insurance.mo.gov/consumers/complaints/compindx.php>
2. **Missouri Department of Insurance Annual Report**
summary information: <http://difp.mo.gov/about.php>
3. **Missouri Legal Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/legmal/>
4. **Missouri Life, Accident & Health Supplement Data**
summary information: <http://insurance.mo.gov/reports/suppdata/>
5. **Missouri Market Share Report**
summary information: <http://insurance.mo.gov/reports/mktshr/>
6. **Missouri Medical Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/medmal/>
7. **Missouri Property & Casualty Supplement Report**
summary information: <http://insurance.mo.gov/reports/suppdata/>
8. **Missouri Real Estate Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/remal/>
9. **Mortgage Guaranty Report**
summary information: <http://insurance.mo.gov/reports/mortguar/>
10. **Missouri Health Maintenance Organization Report**
summary information: <http://insurance.mo.gov/reports/hmo/>

Databases: For more information: <http://insurance.mo.gov/reports/>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2010, product liability insurers in Missouri sold \$24,941,616 in coverage, paid \$27,960,813 in losses and estimated future losses on 2010 claims of \$33,231,272.

Over the past 10 years, product liability writers experienced elevated loss ratios — or claims incurred as a percentage of earned premiums. Loss ratios ranged from a high of 253.3% in 2002 to a low of 4.5% in 2007. The loss ratio increased from 64 percent to 133.7 percent, from 2009 to 2010. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment decreased 18 percent from 2009 to 2010. Over a 10-year span, the highest number of claims closed with payment occurred in 2004. Average indemnity paid on claims reached an all time high of \$96,584 in 2005. The average cost of defending claims closed with payment in 2010 was \$12,101.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 162 companies writing in 2010.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 2001 - 2010

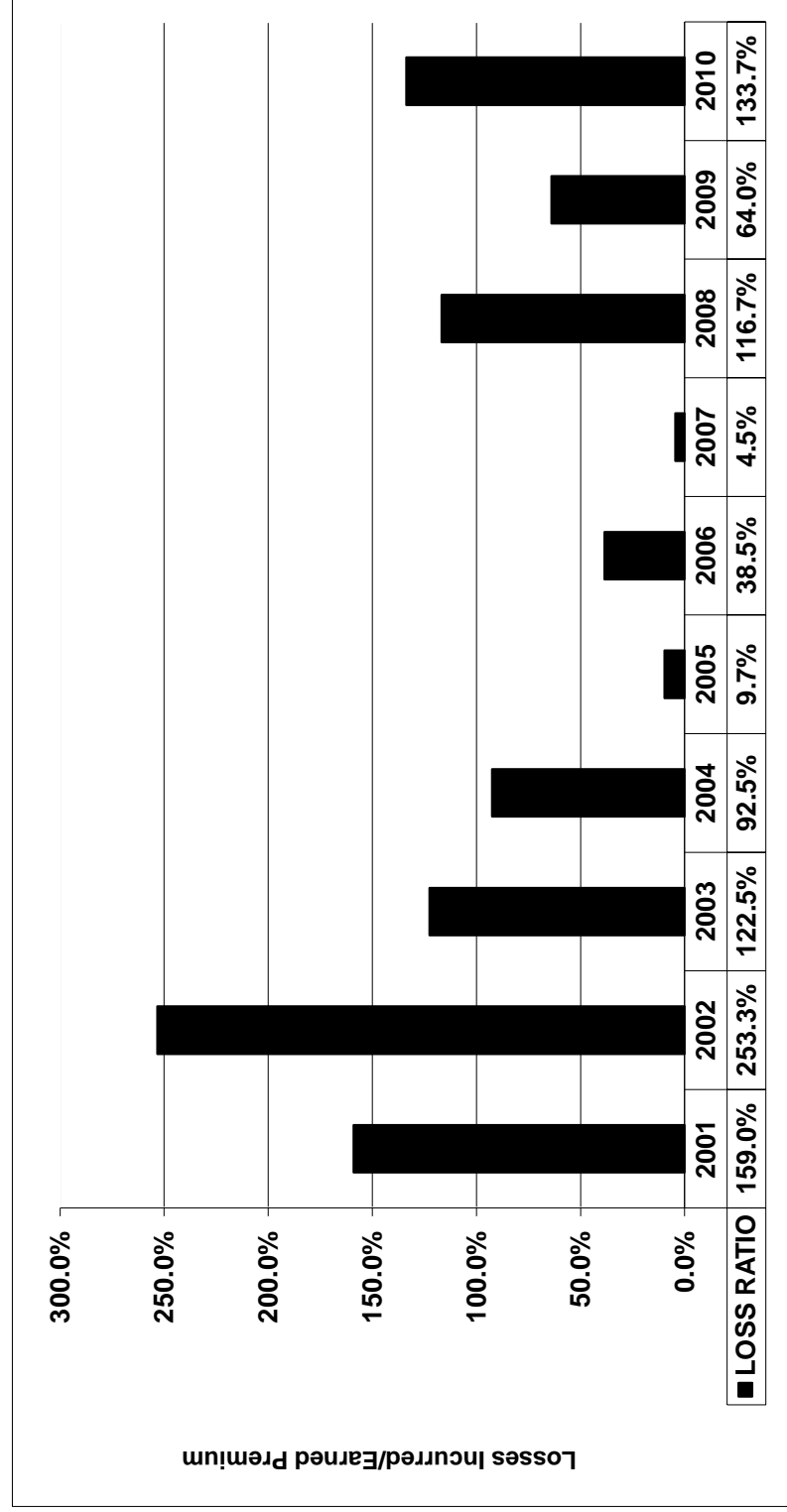
Number of Claims Closed 2001 - 2010

Average Indemnity Paid for All Paid Claims 2001 - 2010

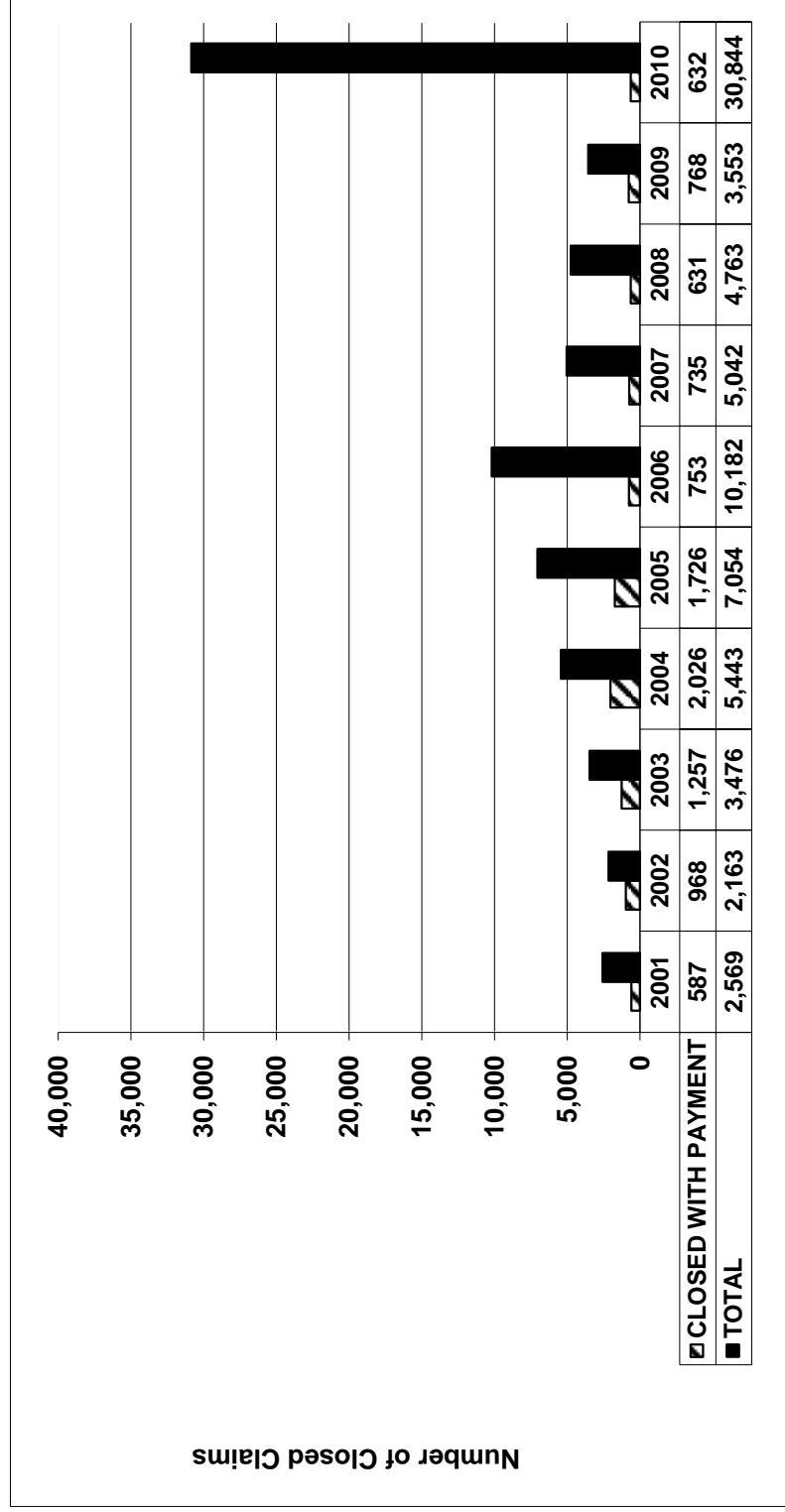
Average Loss Expense for All Paid Claims 2001 - 2010

Average Closure Time on Payment of Claims 2001 - 2010

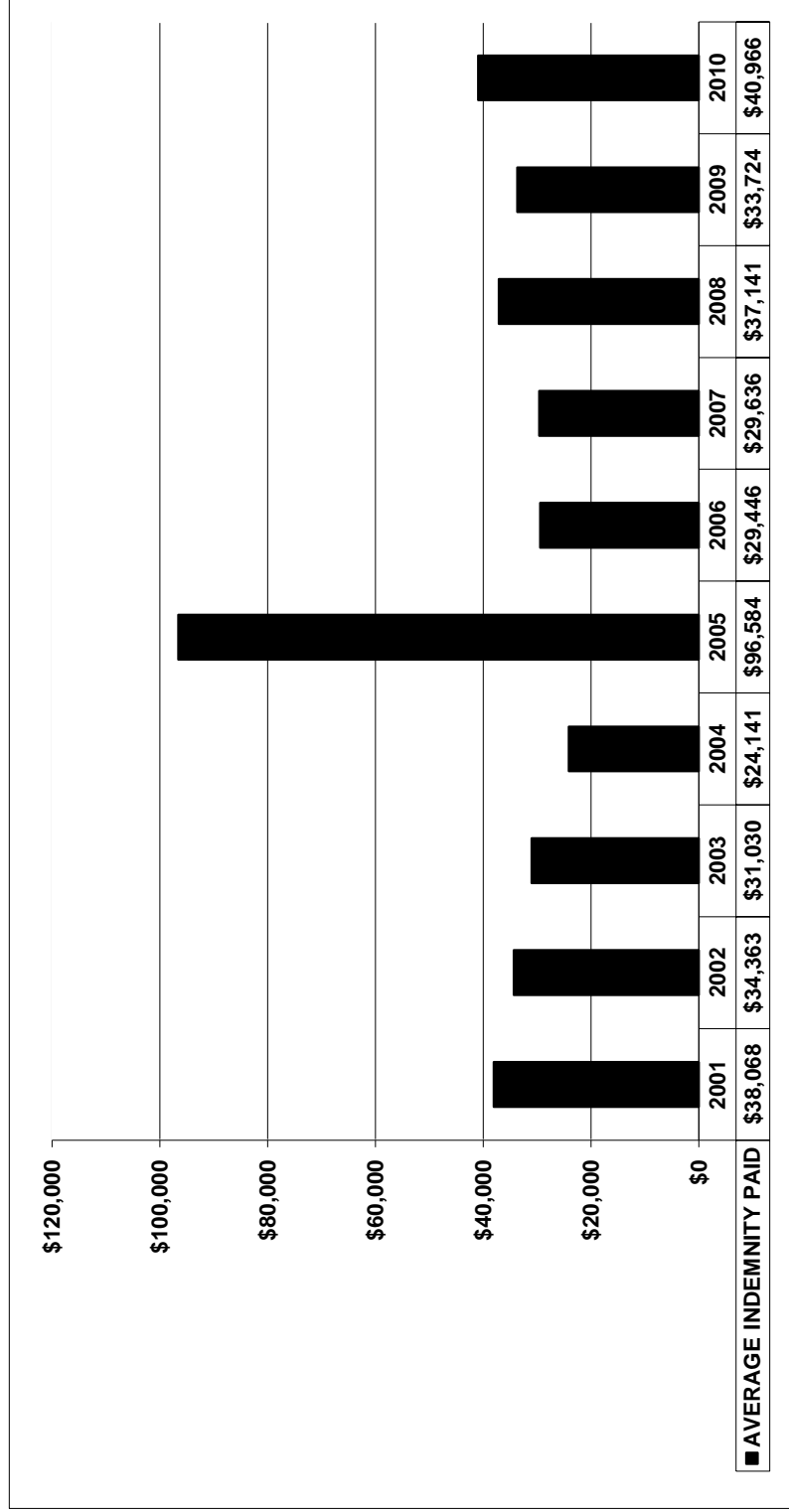
LOSS RATIOS 2001 - 2010



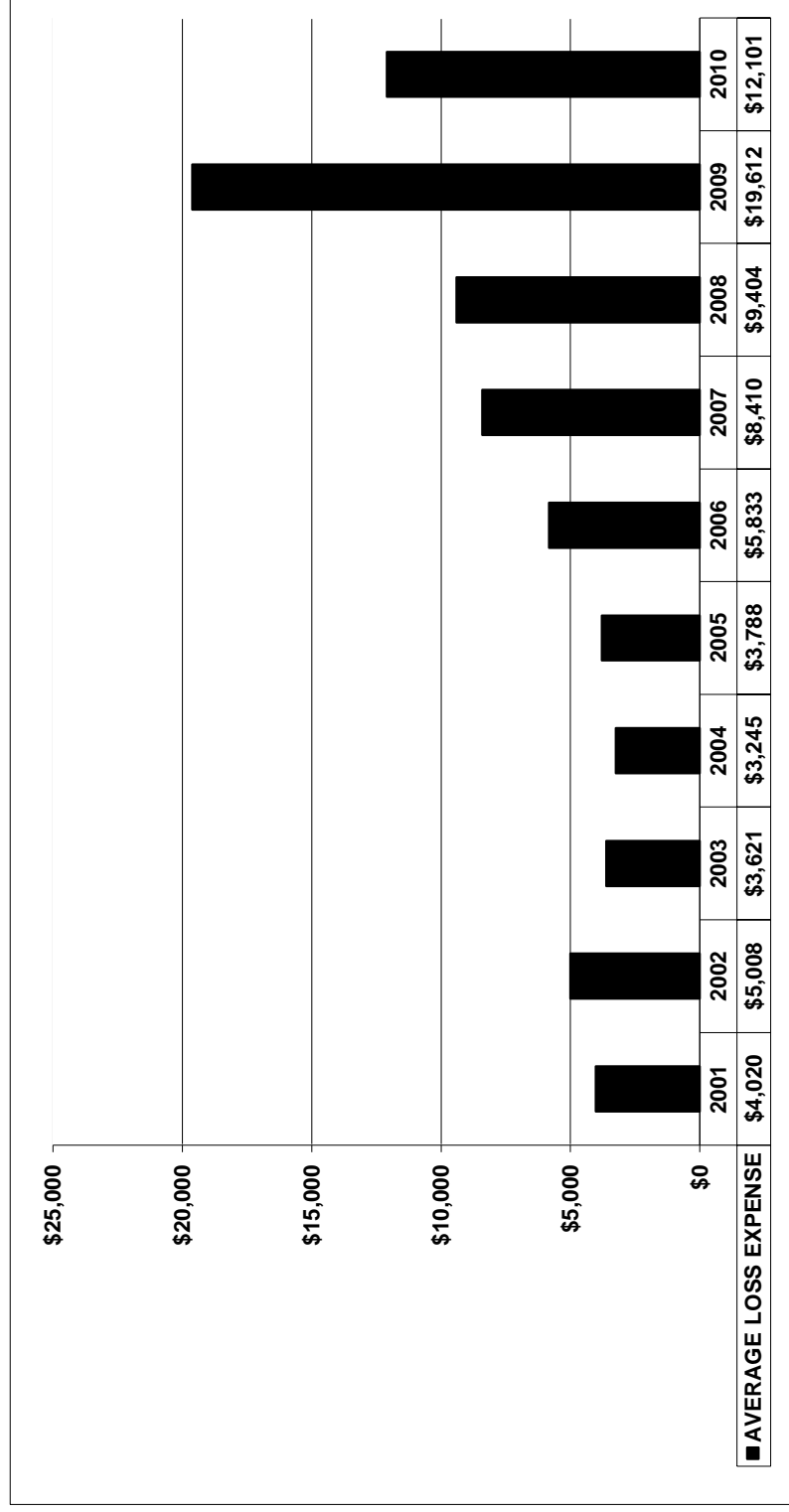
CLAIMS CLOSED 2001 - 2010



AVERAGE INDEMNITY PAID 2001 - 2010 FOR ALL PAID CLAIMS

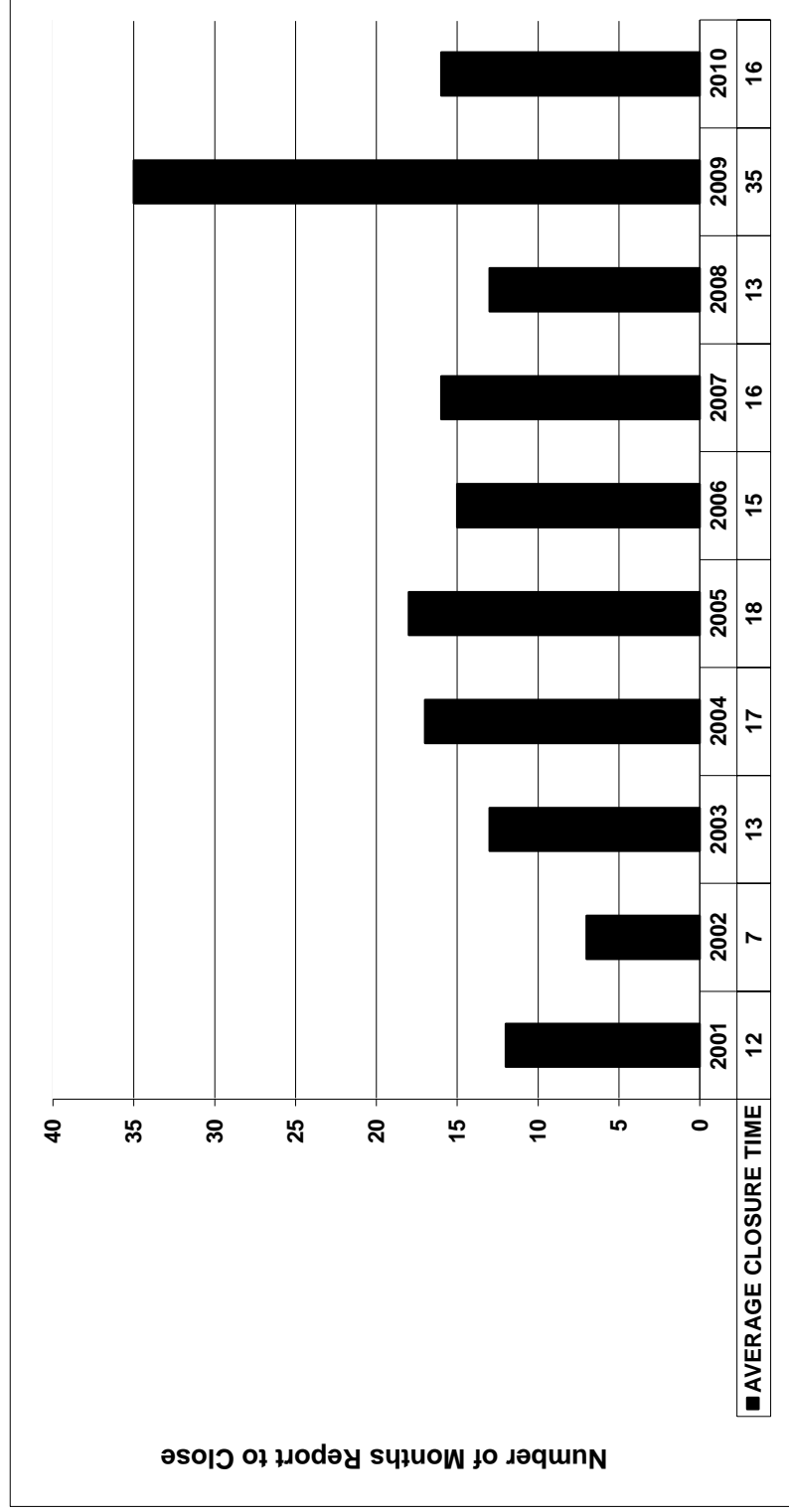


AVERAGE LOSS EXPENSE 2001 - 2010 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS

2001 - 2010



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2010

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	98.04%	30,240	N/A	N/A	N/A	N/A	N/A
1 - 2,499	0.92%	284	\$724	\$205,679	\$378	\$1,064	1,984
2,500 - 4,999	0.23%	70	\$3,456	\$241,937	\$1,275	\$2,562	784
5,000 - 7,499	0.12%	38	\$5,995	\$227,811	\$2,488	\$9,256	810
7,500 - 9,999	0.05%	14	\$8,045	\$112,633	\$2,560	\$4,094	367
10,000 - 24,999	0.23%	70	\$14,507	\$1,015,480	\$5,788	\$5,418	1,267
25,000 - 49,999	0.13%	40	\$33,367	\$1,334,695	\$8,321	\$7,544	1,368
50,000 - 74,999	0.07%	23	\$59,418	\$1,366,607	\$17,647	\$10,587	817
75,000 - 99,999	0.03%	8	\$80,537	\$644,299	\$19,382	\$1,563	176
100,000 - 199,999	0.10%	32	\$148,790	\$4,761,270	\$12,371	\$1,538	843
200,000 - 299,999	0.03%	10	\$235,156	\$2,351,557	\$67,352	\$17,000	378
300,000 - 399,999	0.01%	2	\$315,368	\$630,736	\$64,360	\$250,000	80
400,000 - 499,999	0.00%	1	\$435,000	\$435,000	\$1,156,300	\$500,000	68
500,000 - 999,999	0.02%	6	\$703,386	\$4,220,317	\$49,439	\$175,000	238
1,000,000 OR GREATER	0.02%	6	\$1,199,249	\$7,195,496	\$505,333	\$346,250	293
TOTAL	100.00%	30,844	\$802	\$24,743,517	\$259	\$203	9,473

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 2001 - 2010

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	86.61%	65,034	N/A	N/A	N/A	N/A	N/A
1 - 2,499	8.64%	6,487	\$586	\$3,799,462	\$1,551	\$952	89,257
2,500 - 4,999	1.15%	860	\$3,516	\$3,023,526	\$1,368	\$3,842	13,014
5,000 - 7,499	0.62%	462	\$5,996	\$2,770,264	\$5,181	\$6,858	8,203
7,500 - 9,999	0.37%	278	\$8,556	\$2,378,473	\$7,613	\$7,623	5,229
10,000 - 24,999	1.01%	756	\$15,501	\$11,719,094	\$5,240	\$10,026	15,343
25,000 - 49,999	0.65%	491	\$34,585	\$16,981,137	\$10,842	\$18,661	13,070
50,000 - 74,999	0.25%	185	\$60,572	\$11,205,875	\$16,025	\$36,401	4,245
75,000 - 99,999	0.12%	91	\$84,765	\$7,713,584	\$22,559	\$19,261	2,162
100,000 - 199,999	0.28%	207	\$139,120	\$28,797,737	\$19,503	\$43,984	4,819
200,000 - 299,999	0.09%	64	\$237,407	\$15,194,060	\$80,507	\$57,582	2,234
300,000 - 399,999	0.04%	31	\$329,601	\$10,217,617	\$71,100	\$150,715	1,072
400,000 - 499,999	0.02%	15	\$447,543	\$6,713,146	\$129,922	\$148,677	528
500,000 - 999,999	0.08%	61	\$682,658	\$41,642,160	\$83,524	\$178,293	2,082
1,000,000 OR GREATER	0.09%	67	\$3,971,745	\$266,106,886	\$227,811	\$677,797	3,054
TOTAL	100.00%	75,089	\$5,703	\$428,263,021	\$1,120	\$2,286	164,312

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2010

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Emotional Only	4.56%	14	\$1,051	\$14,720	\$27	\$932	4
Temporary	34.85%	107	\$14,369	\$1,537,459	\$1,668	\$3,720	10
Permanent	54.72%	168	\$73,051	\$12,272,505	\$11,537	\$6,165	35
Death	5.86%	18	\$220,076	\$3,961,369	\$94,426	\$101,548	28
Total	100.00%	307	\$57,935	\$17,786,053	\$12,432	\$10,667	24

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY

FOR YEARS 2001 - 2010

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
EMOTIONAL ONLY	3.96%	238	\$6,166	\$1,467,588	\$1,974	\$4,240	15
TEMPORARY	54.45%	3,275	\$5,453	\$17,858,292	\$1,912	\$4,083	17
PERMANENT	38.14%	2,294	\$116,741	\$267,804,125	\$7,844	\$20,175	34
DEATH	3.46%	208	\$283,355	\$58,937,804	\$57,011	\$61,440	30
TOTAL	100.00%	6,015	\$57,534	\$346,067,809	\$6,082	\$12,210	24

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2010

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	75.34%	223	\$4,983	\$1,111,129	\$2,443	\$2,846	4
Intermediate Property Damage	15.54%	46	\$81,758	\$3,760,872	\$15,762	\$14,481	19
Major Property Damage	9.12%	27	\$21,701	\$585,939	\$9,733	\$3,667	12
Total	100.00%	296	\$18,439	\$5,457,940	\$5,178	\$4,729	7

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE

FOR YEARS 2001 - 2010

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	69.68%	2,802	\$4,709	\$13,194,911	\$1,298	\$3,343	3
Intermediate Property Damage	18.18%	731	\$23,296	\$17,029,629	\$17,852	\$9,787	8
Major Property Damage	12.14%	488	\$99,559	\$48,584,779	\$17,913	\$51,242	13
Total	100.00%	4,021	\$19,599	\$78,809,319	\$6,324	\$10,328	5

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2010

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	12.58%	76	\$58,784	\$4,467,601	\$13,878	\$2,339	25
Manufacturer	49.83%	301	\$36,731	\$11,055,996	\$13,442	\$10,227	10
Wholesaler	0.66%	4	\$4,392	\$17,566	\$4,418	\$4,340	10
Retailer	11.92%	72	\$32,486	\$2,338,961	\$6,718	\$11,863	8
Servicer-Repairer	10.43%	63	\$32,194	\$2,028,251	\$4,912	\$20,814	7
Distributor	14.57%	88	\$54,945	\$4,835,142	\$15,880	\$8,356	38
Total	100.00%	604	\$40,966	\$24,743,517	\$12,101	\$10,222	16

PRODUCT LIABILITY

TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

FOR YEARS 2001 - 2010

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	5.58%	561	\$27,385	\$15,362,747	\$6,047	\$5,231	15
Manufacturer	62.58%	6,292	\$47,277	\$297,467,903	\$6,737	\$12,942	17
Wholesaler	0.89%	89	\$89,160	\$7,935,199	\$13,979	\$13,136	22
Retailer	11.19%	1,125	\$27,812	\$31,288,467	\$3,946	\$9,144	10
Servicer-Repairer	8.12%	816	\$32,097	\$26,191,207	\$4,644	\$6,422	10
Distributor	11.66%	1,172	\$42,677	\$50,017,498	\$7,250	\$12,725	24
Total	100.00%	10,055	\$42,592	\$428,263,021	\$6,340	\$11,534	16

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2010

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	3.48%	21	\$41,137	\$863,867	\$4,989	\$40,233	11
Home	44.21%	267	\$16,429	\$4,386,428	\$3,272	\$4,489	4
Office	2.15%	13	\$50,489	\$656,353	\$16,443	\$5,120	22
Miscellaneous	48.01%	290	\$58,560	\$16,982,426	\$16,210	\$10,520	26
Plant	2.15%	13	\$142,649	\$1,854,443	\$108,931	\$77,958	26
Total	100.00%	604	\$40,966	\$24,743,517	\$12,101	\$10,222	16

PRODUCT LIABILITY **TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE** **FOR YEARS 2001 - 2010**

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	5.06%	509	\$12,911	\$6,571,513	\$3,412	\$8,697	5
Home	37.57%	3,778	\$46,793	\$176,785,280	\$4,650	\$7,071	5
Office	1.75%	176	\$96,656	\$17,011,493	\$12,890	\$32,262	15
Miscellaneous	51.72%	5,200	\$27,771	\$144,408,454	\$5,386	\$7,901	25
Plant	3.90%	392	\$212,975	\$83,486,281	\$36,142	\$97,116	24
Total	100.00%	10,055	\$42,592	\$428,263,021	\$6,340	\$11,534	16

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2010 and a ten-year summary.

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2010**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
APPLIANCES AND ACCESSORIES	295	25.17%	152	\$1,591	\$241,844	\$287	\$1,246	1
ASBESTOS GOODS MFG	28,261	19.70%	119	\$56,341	\$6,704,591	\$4,510	\$0	32
CONTRACTORS - NOC	80	7.28%	44	\$53,028	\$2,333,219	\$10,125	\$1,634	34
RESTAURANTS - SERVE ALCOHOL	76	3.97%	24	\$2,782	\$66,759	\$896	\$1,631	8
RESTAURANTS - SERVE NO ALCOHOL	252	3.64%	22	\$1,500	\$33,004	\$112	\$1,243	5
PLUMBING	36	2.81%	17	\$6,110	\$103,862	\$1,023	\$3,109	8
MANUFACTURERS - NOC	1,086	2.48%	15	\$88,958	\$1,334,375	\$32,122	\$3,379	33
FOOD PRODUCTS - DRY	30	1.99%	12	\$1,191	\$14,292	\$28	\$1,102	4
FOOD PRODUCTS - NOT DRY	33	1.82%	11	\$2,746	\$30,209	\$171	\$1,650	8
FURNITURE/FIXTURES/UPHOLSTERY	25	1.82%	11	\$195,746	\$2,153,204	\$33,483	\$51,147	10
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	20	1.32%	8	\$63,204	\$505,630	\$39,683	\$30,188	36
CARPENTRY AND FLOOR COVERINGS	23	1.32%	8	\$3,215	\$25,723	\$2,354	\$1,070	7
AUTO REPAIR SHOPS/DISMANTLING	9	1.16%	7	\$4,421	\$30,948	\$1,535	\$6,050	3
PRODUCTS - COMPLETED OPERATIONS - NOC	14	1.16%	7	\$109,776	\$768,430	\$24	\$2,125	7
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	14	0.99%	6	\$295,192	\$1,771,149	\$21,520	\$127,917	34
MEAT, FISH, POULTRY, AND SEAFOOD	26	0.99%	6	\$3,016	\$18,096	\$932	\$5,246	9
CANDY OR CONFECTIONARY PRODUCTS	26	0.99%	6	\$1,287	\$7,721	\$0	\$838	5
FROZEN FOODS	17	0.99%	6	\$1,488	\$8,929	\$0	\$2,798	9
OIL, FUEL, GAS - CO AND DISTRIBUTORS	5	0.83%	5	\$96,242	\$481,209	\$231,260	\$105,700	17
GASOLINE STATIONS	12	0.83%	5	\$8,013	\$40,067	\$0	\$8,600	6
GAS, STEAM, WATER, AND SEWER MAINS	11	0.83%	5	\$20,479	\$102,396	\$17,353	\$1,200	15
GROCERY STORES/MARKETS/COMMISSARIES	21	0.83%	5	\$2,063	\$10,315	\$1,126	\$2,900	6
DOOR AND WINDOWS MFG	8	0.83%	5	\$255,317	\$1,276,586	\$40,833	\$22,894	28
CLUBS/CONVENTIONS	18	0.83%	5	\$69,242	\$346,211	\$26,272	\$2,640	19
GARDENING EQUIPMENT AND LANDSCAPING	8	0.66%	4	\$5,150	\$20,601	\$0	\$26,625	5
HEATING AND AIR CONDITIONING	14	0.66%	4	\$10,717	\$42,866	\$0	\$6,585	1
ELECTRICAL EQUIPMENT	53	0.66%	4	\$190,338	\$761,350	\$18,727	\$91,275	25
ANIMAL FEED	8	0.66%	4	\$53,225	\$212,900	\$51,763	\$6,600	37
CHEMICAL MFG/CHEMISTS	7	0.66%	4	\$3,047	\$12,188	\$17,349	\$11,964	20
COSMETICS	7	0.66%	4	\$303	\$1,210	\$0	\$313	3
PLASTIC, RUBBER GOODS - MFG	53	0.66%	4	\$7,116	\$28,465	\$3,986	\$12,866	33
ELECTRIC CABLES, CONDUIT, AND WIRING	12	0.50%	3	\$4,315	\$12,945	\$0	\$1,333	6
FARM MACHINERY	8	0.50%	3	\$15,097	\$45,290	\$13,067	\$35,833	14
WAX/PAINT/VARNISH/PAINTING	7	0.50%	3	\$8,713	\$26,138	\$18,979	\$4,333	15
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBM	11	0.50%	3	\$506,632	\$1,519,897	\$119,107	\$7,667	20
MINING/DREDGING/DOCK OPER/EXCAVATION	17	0.50%	3	\$5,908	\$17,725	\$38,033	\$842	16
ROOFING	8	0.50%	3	\$134,301	\$402,903	\$349	\$2,834	32
FARMS/RANCHES	6	0.50%	3	\$9,883	\$29,650	\$9,150	\$11,750	44
CONCRETE AND ASPHALT CONSTRUCTION	5	0.33%	2	\$18,143	\$36,286	\$0	\$26,400	11
REFRIGERATION	4	0.33%	2	\$6,693	\$13,386	\$0	\$1,250	2
TANK BLDG/WAREHOUSES/VACANT BLDGS	2	0.33%	2	\$136,250	\$272,500	\$37,364	\$50,001	17
WHEEL AND TIRE MFG	4	0.33%	2	\$2,969	\$5,938	\$0	\$1,500	1
BATTERIES	3	0.33%	2	\$10,376	\$20,752	\$1,140	\$7,376	12
MUSICAL INSTRUMENT MFG/STORES	2	0.33%	2	\$5,562	\$11,124	\$0	\$6,062	4
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	3	0.33%	2	\$175,000	\$350,000	\$57,701	\$26,250	66
BOATS - USE	2	0.17%	1	\$3,817	\$3,817	\$3,402	\$1,000	6
BOAT OR SHIP BUILDING	3	0.17%	1	\$28,500	\$28,500	\$0	\$15,000	13
SHOES, BOOTS, OR SLIPPERS	4	0.17%	1	\$70,000	\$70,000	\$6,106	\$115,000	51
ALARMS AND DETECTION DEVICES	2	0.17%	1	\$300,000	\$300,000	\$26,769	\$500,000	63
SEPTIC TANKS	1	0.17%	1	\$11,274	\$11,274	\$5,350	\$1,600	13
TV OR RADIO OR STEREO	1	0.17%	1	\$355	\$355	\$0	\$1,500	2
MASONRY, PLASTERING, MARBLE, OR TILE	2	0.17%	1	\$5,000	\$5,000	\$10,186	\$10,000	17
FENCES	1	0.17%	1	\$283,000	\$283,000	\$87,302	\$1	76
WATER AND FIRE PROOFING	5	0.17%	1	\$3,811	\$3,811	\$1,418	\$7,622	40
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	5	0.17%	1	\$1,101	\$1,101	\$0	\$1,500	3
DELI, CATERERS, AND CAFETERIAS	10	0.17%	1	\$1,075	\$1,075	\$0	\$1,000	3
TEXTILE MFG	1	0.17%	1	\$85	\$85	\$0	\$500	1
FERTILIZERS	1	0.17%	1	\$11,139	\$11,139	\$0	\$0	8
ADHESIVE AND ABRASIVE GOODS	1	0.17%	1	\$175,000	\$175,000	\$12,667	\$5,000	16
INK AND DYES	3	0.17%	1	\$45,000	\$45,000	\$29,083	\$25,000	24
LEAD MFG	1	0.17%	1	\$1,500,000	\$1,500,000	\$1,959,819	\$1,500,000	67
CUTLERY, RAZORS, AND FLATWARE	2	0.17%	1	\$2,278	\$2,278	\$0	\$12,204	10
ENGINE-TURBINE-BEARING MFG	1	0.17%	1	\$2,436	\$2,436	\$0	\$1,325	1

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2010**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
FUMIGATING	1	0.17%	1	\$876	\$876	\$0	\$1,325	2
MOBILE HOME/TRAILER MFG	1	0.17%	1	\$1,204	\$1,204	\$0	\$0	6
TOYS/GAMES	1	0.17%	1	\$5,750	\$5,750	\$0	\$0	8
BRUSH OR BROOM MFG	1	0.17%	1	\$1,578	\$1,578	\$0	\$1,578	4
PIPE MFG	2	0.17%	1	\$2,728	\$2,728	\$0	\$2,728	0
LABORATORIES	4	0.17%	1	\$150	\$150	\$35	\$0	7
DISCOUNT/VARIETY STORES	2	0.17%	1	\$189	\$189	\$0	\$1	1
STORES AND DISTR - NO FOOD OR DRINK	4	0.17%	1	\$11,000	\$11,000	\$4,236	\$2,500	18
IRRIGATION EQUIPMENT	2	0.17%	1	\$18,007	\$18,007	\$0	\$16,517	2
AUTO RENTAL OR LEASING	1	0.17%	1	\$1,581	\$1,581	\$0	\$5,000	3
SAND OR GRAVEL DIGGING, QUARRIES	1	0.17%	1	\$700	\$700	\$7,752	\$8,450	49
FORESTRY/LAKES/FISHING/GUIDES	1	0.17%	1	\$3,000	\$3,000	\$13,437	\$8,500	18
OFFICE MACHINES, COMPUTERS - OTHER	3	0.00%	0	\$0	\$0	\$0	\$0	0
VALVES, PUMPS, COMPRESSORS MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
INSULATION - OTHER THAN ASBESTOS	1	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	3	0.00%	0	\$0	\$0	\$0	\$0	0
FURS, FABRICS AND OTHER CLOTHING	8	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	1	0.00%	0	\$0	\$0	\$0	\$0	0
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	3	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	1	0.00%	0	\$0	\$0	\$0	\$0	0
GLASS DEALERS AND GLAZIERS	4	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDING MATERIALS	5	0.00%	0	\$0	\$0	\$0	\$0	0
METAL ERECTION	3	0.00%	0	\$0	\$0	\$0	\$0	0
DAIRY PRODUCTS	5	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	1	0.00%	0	\$0	\$0	\$0	\$0	0
BAKERIES AND BAKERY GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, LIQUOR - MFG, DISTR, STORES	2	0.00%	0	\$0	\$0	\$0	\$0	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	4	0.00%	0	\$0	\$0	\$0	\$0	0
TENTS AND CANOPIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
LUMBER-WOOD MFG/PRUNING/TRIMMING	1	0.00%	0	\$0	\$0	\$0	\$0	0
LADDERS, HOISTS, AND SCAFFOLDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
DRUG AND PHARMACEUTICALS	8	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOOL MFG	5	0.00%	0	\$0	\$0	\$0	\$0	0
AGENCIES/AGENTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
VENDING MACHINES MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG/TUNING	35	0.00%	0	\$0	\$0	\$0	\$0	0
LIGHTS, LANTERNS, AND LAMPS	2	0.00%	0	\$0	\$0	\$0	\$0	0
COMMUNICATION/RECORDING SYS/INTERNET PR	3	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	2	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
JEWELRY AND WATCHES	2	0.00%	0	\$0	\$0	\$0	\$0	0
SIGN MFG AND INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
SWIMMING POOLS/SAUNAS	2	0.00%	0	\$0	\$0	\$0	\$0	0
STONE AND GEM CUTTING OR POLISHING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	1	0.00%	0	\$0	\$0	\$0	\$0	0
PET GROOMING/STORES/TRAINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES/WELLS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BOTTLE AND JAR MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
WELDING	1	0.00%	0	\$0	\$0	\$0	\$0	0
JANITORIAL SERVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
THEATERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	3	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	2	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINE CONSTRUCTION (OIL)	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	1	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	30,844	100.00%	604	\$40,966	\$24,743,517	\$12,101	\$10,222	16

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2001 - 2010**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	54,714	30.40%	3,057	\$23,109	\$70,644,136	\$2,398	\$5,336	29
APPLIANCES AND ACCESSORIES	3,111	17.39%	1,749	\$3,255	\$5,692,899	\$274	\$1,887	1
CHEMICAL MFG	1,787	3.07%	309	\$29,108	\$8,994,360	\$3,811	\$19,483	27
PUTTY PRODUCTS	292	2.89%	291	\$155	\$45,105	\$0	\$0	31
CONTRACTORS - NOC	903	2.81%	283	\$19,166	\$5,423,962	\$5,565	\$3,226	21
REFRIGERATION	336	2.71%	272	\$4,857	\$1,321,013	\$1,391	\$1,161	1
RESTAURANTS - SERVE NO ALCOHOL	1,294	2.69%	270	\$12,452	\$3,362,018	\$1,764	\$1,541	7
GASOLINE STATIONS	316	2.26%	227	\$1,980	\$449,484	\$491	\$2,273	3
PLUMBING	349	2.03%	204	\$13,246	\$2,702,088	\$1,582	\$4,387	6
CANDY OR CONFECTIONARY PRODUCTS	436	1.72%	173	\$1,026	\$177,499	\$31	\$962	4
MANUFACTURERS - NOC	1,741	1.56%	157	\$102,213	\$16,047,515	\$16,103	\$4,818	32
RESTAURANTS - SERVE ALCOHOL	449	1.56%	157	\$5,849	\$918,275	\$1,065	\$1,883	7
FURNITURE AND FIXTURES	245	1.37%	138	\$68,683	\$9,478,228	\$7,380	\$11,138	12
FOOD PRODUCTS - DRY	324	1.22%	123	\$4,572	\$562,296	\$672	\$2,938	7
HEATING AND AIR CONDITIONING	172	0.96%	97	\$26,710	\$2,590,837	\$4,140	\$6,414	10
FOOD PRODUCTS - NOT DRY	263	0.95%	96	\$11,232	\$1,078,240	\$313	\$10,633	9
CARPENTRY AND FLOOR COVERINGS	213	0.92%	93	\$7,684	\$714,655	\$3,098	\$4,924	9
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	175	0.90%	90	\$195,251	\$17,572,615	\$46,899	\$106,833	29
FROZEN FOODS	178	0.86%	86	\$2,119	\$182,275	\$48	\$2,761	5
DRUG AND PHARMACEUTICALS	1,031	0.83%	83	\$33,324	\$2,765,897	\$7,500	\$25,753	37
INSULATION - OTHER THAN ASBESTOS	143	0.79%	79	\$16,386	\$1,294,511	\$426	\$424	19
ANIMAL FEED	148	0.75%	75	\$32,952	\$2,471,432	\$5,123	\$31,216	13
COSMETICS	120	0.69%	69	\$3,113	\$214,765	\$255	\$3,698	6
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	170	0.68%	68	\$74,472	\$5,064,071	\$20,688	\$42,280	13
AUTO REPAIR SHOPS	103	0.66%	66	\$22,797	\$1,504,613	\$1,600	\$6,989	6
MEAT, FISH, POULTRY, AND SEAFOOD	161	0.62%	62	\$12,498	\$774,866	\$823	\$2,354	8
DOOR AND WINDOWS MFG	112	0.60%	60	\$42,560	\$2,553,571	\$34,599	\$12,854	25
GAS, STEAM, WATER, AND SEWER MAINS	96	0.59%	59	\$25,175	\$1,485,300	\$4,132	\$3,322	7
ROOFING	107	0.58%	58	\$82,426	\$4,780,726	\$29,434	\$41,762	20
ELECTRICAL EQUIPMENT	1,521	0.57%	57	\$102,383	\$5,835,814	\$18,419	\$40,897	16
PLASTIC, RUBBER GOODS - MFG	161	0.56%	56	\$138,165	\$7,737,240	\$13,404	\$126,581	20
OIL, FUEL, GAS - CO AND DISTRIBUTORS	103	0.55%	55	\$155,983	\$8,579,051	\$75,514	\$28,387	11
ELECTRIC CABLES, CONDUIT, AND WIRING	89	0.48%	48	\$278,840	\$13,384,330	\$48,357	\$4,160	10
METAL GOODS	90	0.48%	48	\$124,427	\$5,972,489	\$32,980	\$70,401	25
GROCERY STORES AND MARKETS	127	0.45%	45	\$7,752	\$348,820	\$644	\$4,806	5
WAX, PAINT, OR VARNISH	83	0.44%	44	\$37,588	\$1,653,850	\$202,223	\$23,406	19
BATTERIES	50	0.44%	44	\$7,703	\$338,925	\$3,790	\$2,181	8
FARM MACHINERY	80	0.40%	40	\$49,480	\$1,979,206	\$10,836	\$33,187	15
MINING AND DREDGING	82	0.40%	40	\$30,293	\$1,211,722	\$4,241	\$2,902	6
CONCESSIONAIRES	143	0.40%	40	\$2,754	\$110,143	\$621	\$2,686	8
CONCRETE AND ASPHALT CONSTRUCTION	499	0.39%	39	\$21,796	\$850,028	\$9,091	\$14,716	20
CLUBS	98	0.36%	36	\$34,227	\$1,232,162	\$11,271	\$5,672	13
SHOES, BOOTS, OR SLIPPERS	55	0.35%	35	\$6,419	\$224,676	\$365	\$5,502	9
GARDENING EQUIPMENT AND LANDSCAPING	59	0.34%	34	\$16,509	\$561,296	\$3,679	\$7,305	8
EXERCISE, SPORTING GOODS AND EQUIP	58	0.34%	34	\$120,232	\$4,087,888	\$32,025	\$44,383	23
BEVERAGE BOTTLER - NON-ALCOHOLIC	54	0.33%	33	\$12,296	\$405,773	\$574	\$1,470	9
PRODUCTS - COMPLETED OPERATIONS - NOC	66	0.28%	28	\$572,246	\$16,022,878	\$36,820	\$1,305	19
DELI, CATERERS, AND CAFETERIAS	69	0.28%	28	\$1,508	\$42,212	\$1,284	\$1,588	9
WATER SOFTENING EQUIPMENT	39	0.26%	26	\$5,395	\$140,277	\$925	\$2,900	4
WHEEL AND TIRE MFG	42	0.26%	26	\$116,893	\$3,039,212	\$24,945	\$6,446	20
MASONRY, PLASTERING, MARBLE, OR TILE	35	0.25%	25	\$7,598	\$189,962	\$7,144	\$4,480	7
GLASS DEALERS AND GLAZIERS	40	0.22%	22	\$48,366	\$1,064,048	\$1,415	\$3,688	9
WATER BOTTLING	25	0.21%	21	\$1,317	\$27,667	\$139	\$1,771	2
CUTLERY, RAZORS, AND FLATWARE	27	0.21%	21	\$8,479	\$178,064	\$565	\$5,231	10
TOOL MFG	52	0.21%	21	\$320,096	\$6,722,007	\$3,249	\$67,073	23
MEDICAL EQUIPMENT AND INSTRUMENTS	305	0.19%	19	\$193,206	\$3,670,918	\$40,018	\$66,919	19
DAIRY PRODUCTS	49	0.19%	19	\$53,474	\$1,015,998	\$4,013	\$580,605	4
LIGHTS, LANTERNS, AND LAMPS	29	0.18%	18	\$21,188	\$381,376	\$4,728	\$14,508	11
RECREATIONAL VEHICLE MFG	42	0.18%	18	\$146,235	\$2,632,237	\$17,406	\$191,611	29
BAKERIES AND BAKERY GOODS	104	0.17%	17	\$15,666	\$266,323	\$6,090	\$993	11
STORES AND DISTR - NO FOOD OR DRINK	44	0.16%	16	\$20,436	\$326,972	\$7,916	\$18,158	19
VALVES, PUMPS, COMPRESSORS MFG	37	0.15%	15	\$41,880	\$628,204	\$9,360	\$151,942	17

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2001 - 2010**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	37	0.15%	15	\$113,236	\$1,698,543	\$27,353	\$12,727	10
BUILDING MATERIALS	39	0.15%	15	\$14,353	\$215,288	\$20,556	\$26,156	19
STONE AND GEM CUTTING OR POLISHING	19	0.14%	14	\$740	\$10,356	\$1,027	\$7,513	48
FURS, FABRICS AND OTHER CLOTHING	36	0.13%	13	\$49,809	\$647,518	\$34,233	\$72,540	10
LUMBER AND WOOD MFG	25	0.13%	13	\$33,978	\$441,711	\$71,116	\$47,625	11
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	53	0.13%	13	\$69,788	\$907,241	\$7,456	\$13,423	12
BOTTLE AND JAR MFG	25	0.13%	13	\$5,599	\$72,789	\$2,063	\$8,146	7
BOAT OR SHIP BUILDING	17	0.11%	11	\$402,048	\$4,422,532	\$105,500	\$162,736	31
CROP SPRAYING AND PESTICIDES	17	0.11%	11	\$11,105	\$122,153	\$322	\$6,863	5
TEXTILE MFG	12	0.11%	11	\$8,896	\$97,860	\$36	\$2,070	5
BOATS - USE	23	0.10%	10	\$304,577	\$3,045,768	\$2,246	\$3,805	16
CONTRACTOR EQUIPMENT	16	0.10%	10	\$126,378	\$1,263,782	\$18,550	\$26,650	21
METAL ERECTION	29	0.10%	10	\$7,180	\$71,803	\$6,844	\$2,815	13
PAPER PRODUCTS	20	0.10%	10	\$14,403	\$144,031	\$8,689	\$12,060	10
SOAP AND DETERGENTS	32	0.10%	10	\$93,116	\$931,158	\$14,378	\$31,771	10
JANITORIAL SERVICES	16	0.10%	10	\$172,458	\$1,724,578	\$9,531	\$8,420	25
OFFICE MACHINES, COMPUTERS - OTHER	26	0.09%	9	\$452,051	\$4,068,456	\$9,897	\$435,919	23
FERTILIZERS	16	0.08%	8	\$3,517	\$28,134	\$0	\$1,563	4
ALARMS AND DETECTION DEVICES	16	0.07%	7	\$196,900	\$1,378,303	\$74,286	\$81,011	27
WELDING	135	0.07%	7	\$124,551	\$871,855	\$26,855	\$14,100	11
PREFABRICATED BUILDING MFG	8	0.06%	6	\$2,208	\$13,250	\$3,174	\$3,533	38
INK AND DYES	9	0.06%	6	\$128,318	\$769,907	\$38,529	\$151,925	20
TANK BUILDING	11	0.06%	6	\$56,037	\$336,219	\$17,773	\$22,500	21
BRUSH OR BROOM MFG	7	0.06%	6	\$55,174	\$331,045	\$6,299	\$122,167	12
SIGN MFG AND INSTALLATION	15	0.06%	6	\$34,881	\$209,285	\$4,561	\$1,038	9
SWIMMING POOLS	15	0.06%	6	\$196,854	\$1,181,126	\$20,279	\$177,317	35
PIPE MFG	11	0.06%	6	\$91,659	\$549,951	\$24,343	\$79,621	22
LEATHER GOODS	9	0.06%	6	\$989	\$5,935	\$0	\$2,852	4
SALT, PHOSPHATES, AND LIME	13	0.05%	5	\$221	\$1,105	\$0	\$276	4
SEPTIC TANKS	9	0.05%	5	\$6,119	\$30,595	\$1,070	\$10,920	9
FENCES	6	0.05%	5	\$57,598	\$287,991	\$17,460	\$1,180	17
WATER AND FIRE PROOFING	10	0.05%	5	\$223,822	\$1,119,111	\$11,387	\$13,116	52
ALCOHOL, LIQUOR - MFG, DISTR, STORES	18	0.05%	5	\$2,902	\$14,509	\$376	\$1,620	4
BICYCLES	5	0.05%	5	\$22,275	\$111,376	\$8,292	\$23,765	28
OPTICAL AND HEARING GOODS	9	0.05%	5	\$71,458	\$357,288	\$7,418	\$82,601	41
TOYS AND GAMES	11	0.05%	5	\$13,604	\$68,021	\$9,019	\$15,080	15
BARBER SUPPLIES AND HAIR PIECES	9	0.05%	5	\$2,267	\$11,333	\$1,995	\$2,963	10
PIPELINES	11	0.05%	5	\$1,119	\$5,594	\$0	\$1,657	1
TV OR RADIO	6	0.04%	4	\$689	\$2,757	\$0	\$838	3
ICE DEALERS AND DISTRIBUTORS	6	0.04%	4	\$1,638	\$6,550	\$0	\$4,275	3
ADHESIVE AND ABRASIVE GOODS	18	0.04%	4	\$296,300	\$1,185,200	\$120,187	\$11,375	14
METAL EXTRACTION AND PROCESSING	6	0.04%	4	\$175,770	\$703,080	\$21,967	\$22,000	14
ENGINE OR TURBINE MFG	5	0.04%	4	\$4,989	\$19,955	\$65	\$3,706	2
COMMUNICATION, RECORDING SYSTEMS	18	0.04%	4	\$12,165	\$48,660	\$940	\$18,190	11
IRRIGATION EQUIPMENT	9	0.04%	4	\$7,556	\$30,223	\$10,033	\$6,913	9
CAR WASHES	7	0.04%	4	\$1,169	\$4,675	\$0	\$400	2
CARPET AND FURNITURE CLEANING	8	0.03%	3	\$894	\$2,682	\$0	\$1,567	1
ELEVATOR, ESCALATOR, MOVING SIDEWALK	4	0.03%	3	\$37,070	\$111,209	\$34,658	\$34,500	74
FRUIT OR VEGETABLES	21	0.03%	3	\$884	\$2,651	\$0	\$950	4
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	5	0.03%	3	\$395,967	\$1,187,900	\$5,722	\$118,200	4
VENDING MACHINES MFG	7	0.03%	3	\$5,939	\$17,818	\$760	\$2,000	10
MATCH AND CHARCOAL MFG	5	0.03%	3	\$41,667,700	\$125,003,100	\$240,084	\$0	32
PRINTING	7	0.03%	3	\$4,600	\$13,801	\$0	\$3,775	2
BOAT STORAGE OR MARINAS	2	0.02%	2	\$100,278	\$200,556	\$0	\$500	44
COTTON GOODS MFG	3	0.02%	2	\$25,105	\$50,210	\$24,524	\$65,275	2
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	2	0.02%	2	\$20,225	\$40,450	\$15,501	\$13,000	20
AMUSEMENT DEVICES	3	0.02%	2	\$35,396	\$70,792	\$4,361	\$39,250	8
BLOOD BANKS	4	0.02%	2	\$1,250	\$2,500	\$16,065	\$0	106
BUILDING STRUCTURES	4	0.02%	2	\$2,575,000	\$5,150,000	\$651,766	\$250,000	61
NET, ROPE, AND FIBER MFG	6	0.02%	2	\$2,393	\$4,785	\$0	\$2,087	7
LADDERS, HOISTS, AND SCAFFOLDS	13	0.02%	2	\$15,000	\$30,000	\$25,942	\$22,500	35
HARDWARE, HOME IMPROVEMENT STORES	12	0.02%	2	\$38,250	\$76,500	\$0	\$6,256	14

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2001 - 2010**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
CANS, DRUMS, AND METAL CONTAINERS	3	0.02%	2	\$88,339	\$176,677	\$22,375	\$125,250	25
AEROSOL CONTAINERS	3	0.02%	2	\$63,250	\$126,500	\$67,314	\$2,500	70
BOLTS, NUTS, NAILS, TACKS, SCREWS	4	0.02%	2	\$800,000	\$1,600,000	\$69,681	\$325,000	25
MOBILE HOME MFG	5	0.02%	2	\$25,602	\$51,204	\$14,721	\$21,000	11
JEWELRY AND WATCHES	7	0.02%	2	\$488	\$976	\$34	\$2,125	14
MUSICAL INSTRUMENT MFG	2	0.02%	2	\$5,562	\$11,124	\$0	\$6,062	4
LABORATORIES	6	0.02%	2	\$198	\$395	\$18	\$750	5
FREIGHT FORWARDERS	2	0.02%	2	\$14,327	\$28,654	\$163	\$37,828	2
AUTO RENTAL OR LEASING	5	0.02%	2	\$250,791	\$501,581	\$10,734	\$502,500	8
SAND OR GRAVEL DIGGING, QUARRIES	22	0.02%	2	\$4,725	\$9,450	\$9,126	\$6,725	29
FORESTRY SERVICE	3	0.02%	2	\$19,000	\$38,000	\$11,748	\$7,250	35
PIPELINE CONSTRUCTION (OIL)	5	0.02%	2	\$108,025	\$216,049	\$21,594	\$108,300	14
ANIMAL BOARDING & VETERINARIANS	3	0.01%	1	\$400	\$400	\$0	\$500	5
FIREARMS, AMMUNITION - MFG AND REPAIR	1	0.01%	1	\$25,000	\$25,000	\$6,344	\$2,500	30
RAILROAD AND TRAIN MFG	5	0.01%	1	\$490,000	\$490,000	\$22,668	\$250,000	66
COLLECTIBLES	1	0.01%	1	\$1,500	\$1,500	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.01%	1	\$717	\$717	\$230	\$900	1
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01%	1	\$10,000	\$10,000	\$8,687	\$10	17
JUNK AND SCRAP DEALERS	1	0.01%	1	\$4,021	\$4,021	\$0	\$2,500	19
GOLFMOBILES	1	0.01%	1	\$20,000	\$20,000	\$22,356	\$5,000	22
COFFINS, CASKETS, AND MAUSELEUMS	1	0.01%	1	\$35,352	\$35,352	\$60,227	\$700	53
DRILLING	3	0.01%	1	\$455	\$455	\$0	\$750	8
BABY FOOD	10	0.01%	1	\$13,048	\$13,048	\$0	\$1,325	1
BOXES AND COMPOSITION GOODS	3	0.01%	1	\$10,000	\$10,000	\$11,344	\$10,000	31
LEAD MFG	25	0.01%	1	\$1,500,000	\$1,500,000	\$1,959,819	\$1,500,000	67
INSTRUMENT MFG	38	0.01%	1	\$25,000	\$25,000	\$27,828	\$5,000	12
ANIMAL DEALERS	5	0.01%	1	\$1,810	\$1,810	\$0	\$500	5
DISCOUNT STORES	4	0.01%	1	\$189	\$189	\$0	\$1	1
HOBBY, WALLPAPERS, ART STORES	2	0.01%	1	\$70	\$70	\$0	\$1,325	6
FIBERGLASS MFG	1	0.01%	1	\$4,327	\$4,327	\$0	\$4,000	2
PACKAGING AND PACKING	1	0.01%	1	\$1,250	\$1,250	\$0	\$125	6
RENTAL STORES	5	0.01%	1	\$1,584	\$1,584	\$0	\$2,000	2
BUILDINGS/PREMISES BANK OR OFFICE	9	0.01%	1	\$2,614	\$2,614	\$744	\$500	2
WINDOW CLEANING	3	0.01%	1	\$90,000	\$90,000	\$2,954	\$20,000	14
GOLF COURSES/DRIVING RANGES	1	0.01%	1	\$2,500	\$2,500	\$3,187	\$19,380	40
HAZARDOUS MATERIAL CONTRACTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHIP REPAIR OR MAINTENANCE	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	6	0.00%	0	\$0	\$0	\$0	\$0	0
EXHIBITIONS	4	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	9	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	3	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	3	0.00%	0	\$0	\$0	\$0	\$0	0
TENTS AND CANOPIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS	7	0.00%	0	\$0	\$0	\$0	\$0	0
BEARING MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME PARKS OR COURTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CLOCK MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
GAS TANKS AND FUEL CONTAINERS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
THEATERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	3	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER HANGING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	16	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
RECYCLING CENTERS/SALVAGE	1	0.00%	0	\$0	\$0	\$0	\$0	0
DIVING - MARINE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	75,089	100.00%	10,055	\$42,592	\$428,263,021	\$6,340	\$11,534	16

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2010

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u><i>In Favor of Defendant</i></u>							
BEFORE COURT PROCEEDING INITIATED	0.17%	45	\$0	\$0	\$9	\$0	68
DIRECTED VERDICT FOR DEFENDANT	0.00%	1	\$0	\$0	\$4,425	\$72,325	17
ALL OTHER INCLUDING DISMISSALS	99.83%	26,808	\$0	\$0	\$25	\$0	68
TOTAL	100.00%	26,854	\$0	\$0	\$25	\$3	68
<u><i>In Favor of Plaintiff</i></u>							
BEFORE COURT PROCEEDING INITIATED	55.46%	335	\$7,884	\$2,641,129	\$1,065	\$4,120	4
DIRECTED VERDICT FOR DEFENDANT	0.17%	1	\$300,000	\$300,000	\$26,769	\$500,000	63
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.17%	1	\$435,000	\$435,000	\$1,156,300	\$500,000	68
ARBITRATION	0.33%	2	\$37,433	\$74,866	\$116,501	\$2,500	22
ALL OTHER INCLUDING DISMISSALS	43.87%	265	\$80,349	\$21,292,522	\$20,892	\$14,298	30
TOTAL	100.00%	604	\$40,966	\$24,743,517	\$12,101	\$10,222	16

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLAIM DISPOSITION

FOR YEARS 2001 - 2010

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
BEFORE COURT PROCEEDING INITIATED	8.13%	5,289	\$0	\$0	\$346	\$4,699	5
NOT SPECIFIED	0.00%	3,386	\$0	\$0	\$0	\$0	0
DIRECTED VERDICT FOR DEFENDANT	0.04%	24	\$0	\$0	\$179,767	\$7,012	32
JUDGEMENT FOR DEFENDANT	0.02%	14	\$0	\$0	\$24,391	\$3,604	36
JUDGEMENT FOR PLAINTIFF	0.00%	3	\$0	\$0	\$43,509	\$234	40
ARBITRATION	0.01%	9	\$0	\$0	\$3,738	\$16,988	14
ALL OTHER INCLUDING DISMISSALS	86.58%	56,309	\$0	\$0	\$243	\$540	48
TOTAL	100.00%	65,034	\$0	\$0	\$312	\$856	42
<u>In Favor of Plaintiff</u>							
BEFORE COURT PROCEEDING INITIATED	51.95%	5,224	\$16,671	\$87,088,257	\$1,726	\$7,562	5
DIRECTED VERDICT FOR PLAINTIFF	0.20%	20	\$5,074	\$101,471	\$5,038	\$2,222	8
DIRECTED VERDICT FOR DEFENDANT	0.03%	3	\$490,000	\$1,470,000	\$191,260	\$215,489	34
JUDGEMENT FOR PLAINTIFF	0.16%	16	\$246,488	\$3,943,801	\$51,357	\$147,348	32
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.02%	2	\$335,000	\$670,000	\$1,713,350	\$375,000	63
ARBITRATION	0.23%	23	\$66,181	\$1,522,162	\$30,911	\$26,210	21
ALL OTHER INCLUDING DISMISSALS	47.41%	4,767	\$69,953	\$333,467,330	\$10,300	\$15,118	29
TOTAL	100.00%	10,055	\$42,592	\$428,263,021	\$6,340	\$11,534	16

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2010

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	56.95%	344	\$4,792	\$1,648,339	\$76	\$2,426	1
7-12	10.93%	66	\$61,659	\$4,069,522	\$3,158	\$8,705	9
13-18	7.28%	44	\$62,015	\$2,728,657	\$11,374	\$3,879	15
19-24	5.63%	34	\$96,333	\$3,275,338	\$14,584	\$18,789	21
25-30	2.81%	17	\$25,980	\$441,660	\$5,107	\$4,382	27
31-36	1.49%	9	\$346,864	\$3,121,778	\$68,721	\$9,595	34
37-42	2.15%	13	\$46,851	\$609,059	\$46,917	\$9,156	39
43-48	1.16%	7	\$55,812	\$390,684	\$51,746	\$5,429	46
49-54	0.83%	5	\$27,154	\$135,768	\$16,192	\$44,790	50
55-60	1.16%	7	\$319,738	\$2,238,168	\$20,444	\$3,571	57
61-66	2.15%	13	\$48,967	\$636,575	\$15,543	\$39,515	63
67-72	0.99%	6	\$342,222	\$2,053,333	\$521,485	\$335,000	69
73-78	1.16%	7	\$76,381	\$534,666	\$14,258	\$714	76
79-84	1.49%	9	\$38,692	\$348,224	\$1,436	\$0	82
85-90	1.49%	9	\$116,679	\$1,050,108	\$26,744	\$92,778	87
91-96	1.32%	8	\$14,554	\$116,432	\$1,731	\$0	92
97-102	0.33%	2	\$507,500	\$1,015,000	\$136,022	\$5,000	100
103-108	0.17%	1	\$28,000	\$28,000	\$13,277	\$10,000	105
Greater than 108	0.50%	3	\$100,735	\$302,206	\$64,343	\$1,667	118
TOTAL	100.00%	604	\$40,966	\$24,743,517	\$12,101	\$10,222	16

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLOSE TIME REPORTING

FOR YEARS 2001 - 2010

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	45.27%	4,552	\$6,943	\$31,606,725	\$250	\$4,302	2
7-12	9.68%	973	\$31,880	\$31,019,633	\$1,994	\$15,455	10
13-18	9.72%	977	\$39,681	\$38,768,127	\$13,870	\$18,783	15
19-24	10.48%	1,054	\$31,186	\$32,869,850	\$4,047	\$19,600	21
25-30	9.96%	1,001	\$23,962	\$23,985,922	\$7,577	\$10,974	27
31-36	6.08%	611	\$54,331	\$33,196,486	\$7,949	\$9,206	33
37-42	2.06%	207	\$99,885	\$20,676,276	\$16,970	\$45,708	39
43-48	1.27%	128	\$106,675	\$13,654,389	\$32,383	\$33,228	45
49-54	0.97%	98	\$36,762	\$3,602,673	\$20,070	\$25,089	51
55-60	0.55%	55	\$91,669	\$5,041,814	\$65,063	\$20,339	57
61-66	0.50%	50	\$107,965	\$5,398,230	\$26,007	\$24,640	64
67-72	0.56%	56	\$177,329	\$9,930,451	\$69,990	\$46,296	69
73-78	0.34%	34	\$90,236	\$3,068,019	\$39,033	\$4,192	76
79-84	0.36%	36	\$28,920	\$1,041,127	\$12,935	\$6,104	82
85-90	0.30%	30	\$60,611	\$1,818,333	\$9,837	\$29,067	86
91-96	0.28%	28	\$4,543,770	\$127,225,563	\$48,341	\$18,285	93
97-102	0.17%	17	\$161,007	\$2,737,127	\$39,207	\$11,666	99
103-108	0.16%	16	\$317,078	\$5,073,254	\$85,404	\$31,916	106
Greater than 108	1.31%	132	\$284,462	\$37,549,022	\$49,356	\$16,375	148
TOTAL	100.00%	10,055	\$42,592	\$428,263,021	\$6,340	\$11,534	16

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2009 and 2010.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2010.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2010 Written Premium	2009 - 2010 % of Change in Premium	2009 Written Premium	2008 - 2009 % of Change in Premium	2008 Written Premium	2007 - 2008 % of Change in Premium
ACE AMERICAN INSURANCE COMPANY	\$454,096	-43.32%	\$801,105	272.52%	\$215,048	-78.75%
ACUITY A MUTUAL INSURANCE COMPANY	\$161,808	-21.16%	\$205,238	-6.06%	\$218,485	-1.61%
ADDISON INSURANCE COMPANY	\$500,513	-16.72%	\$601,010	-11.70%	\$680,652	-29.78%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$202,313	78.43%	\$113,384	-50.79%	\$230,390	23.00%
ALLSTATE INSURANCE COMPANY	\$2,218	-49.80%	\$4,418	-41.34%	\$7,532	118.89%
AMCO INSURANCE COMPANY	\$227,720	61.65%	\$140,871	-15.99%	\$167,675	-15.10%
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$0	-100.00%	\$49	-88.60%	\$430	-99.55%
AMERICAN CASUALTY COMPANY OF READING PENNS	\$15,111	-15.81%	\$17,948	75.24%	\$10,242	-72.54%
AMERICAN ECONOMY INSURANCE COMPANY	\$2,814	-28.49%	\$3,935	-64.55%	\$11,099	-8.48%
AMERICAN FAMILY MUTUAL INS CO	\$22,676	-30.21%	\$32,494	-5.38%	\$34,342	-1.66%
AMERICAN FIRE & CASUALTY COMPANY	\$15,836	-56.48%	\$36,388	14.51%	\$31,778	-56.05%
AMERICAN GUARANTEE & LIABILITY INS CO	\$1,483,417	-23.50%	\$1,939,141	-8.76%	\$2,125,256	0.75%
AMERICAN HARDWARE MUTUAL INSURANCE COMPAI	\$2,055	-54.58%	\$4,524	-0.22%	\$4,534	-18.80%
AMERICAN HOME ASSURANCE COMPANY	-\$16,319	-107.67%	\$212,653	2.56%	\$207,342	-27.72%
AMERICAN INSURANCE COMPANY THE	\$89,705	-34.79%	\$137,567	-31.09%	\$199,646	-7.99%
AMERICAN STATES INSURANCE COMPANY	\$13,832	-29.99%	\$19,758	-17.97%	\$24,085	-43.02%
AMERISURE INSURANCE COMPANY	\$73,958	-34.65%	\$113,180	-42.20%	\$195,808	26.36%
AMERISURE MUTUAL INSURANCE COMPANY	\$39,330	10.30%	\$35,657	-59.62%	\$88,293	-30.57%
ARCH INSURANCE COMPANY	\$124,216	-65.13%	\$356,215	9.31%	\$325,871	16.82%
AXA INSURANCE COMPANY	\$21,009	21.87%	\$17,239	-48.80%	\$33,673	-58.63%
BITUMINOUS CASUALTY CORPORATION	\$932	-81.28%	\$4,978	-69.01%	\$16,063	-6.06%
CAPITOL INDEMNITY CORPORATION	\$15,818	-11.42%	\$17,857	-5.55%	\$18,906	-31.08%
CHARTER OAK FIRE INSURANCE CO THE	\$153,877	-61.24%	\$396,953	170.65%	\$146,669	1745.36%
CINCINNATI INS CO THE	\$1,267,338	-4.12%	\$1,321,739	-2.46%	\$1,355,142	-3.27%
COLUMBIA MUTUAL INSURANCE COMPANY	\$212,681	18.73%	\$179,133	13.59%	\$157,700	-32.93%
COMMERCE AND INDUSTRY INSURANCE CO	\$1,181	-36.98%	\$1,874	-69.02%	\$6,050	9.52%
CONTINENTAL CASUALTY COMPANY	-\$4,188	-110.54%	\$39,751	-30.58%	\$57,260	435.24%
CONTINENTAL INSURANCE COMPANY THE	\$23,398	-31.87%	\$34,343	95.22%	\$17,592	-23.95%
CONTINENTAL WESTERN INSURANCE CO	\$7,436	-43.89%	\$13,253	-20.95%	\$16,765	-5.97%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$19,861	-60.57%	\$50,370	453.88%	\$9,094	-20.68%
DEPOSITORS INSURANCE COMPANY	\$87,694	8.75%	\$80,637	-10.39%	\$89,982	44.11%
DIAMOND STATE INSURANCE COMPANY	\$758	48.34%	\$511	-73.18%	\$1,905	-2.16%
DISCOVER PROPERTY AND CASUALTY INSURANCE C	-\$4,814	-103.55%	\$135,546	-19.20%	\$167,754	88.05%
ELECTRIC INSURANCE COMPANY	\$987,635	-22.53%	\$1,274,852	96.21%	\$649,746	-31.82%
EMCASCO INSURANCE COMPANY	\$167,176	2.97%	\$162,351	56.62%	\$103,656	11.58%
EMPIRE FIRE AND MARINE INSURANCE CO	\$0	-100.00%	\$4,235	-97.89%	\$200,791	43.78%
EMPLOYERS FIRE INSURANCE COMPANY	\$23,054	-57.63%	\$54,405	203.06%	\$17,952	-24.55%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$130,909	-10.30%	\$145,943	-57.09%	\$340,131	-14.86%
FARMERS ALLIANCE MUTUAL INS CO	\$3,119	-51.17%	\$6,388	-56.19%	\$14,581	77.86%
FARMERS INSURANCE EXCHANGE	\$1,562	-49.61%	\$3,100	1.74%	\$3,047	-57.87%
FARMLAND MUTUAL INSURANCE COMPANY	\$175,170	317.77%	\$41,930	-40.90%	\$70,951	853.00%
FEDERAL INSURANCE COMPANY	\$2,005,196	46.54%	\$1,368,335	4.12%	\$1,314,212	5.15%
FEDERATED MUTUAL INSURANCE COMPANY	\$505,978	-21.33%	\$643,152	-25.98%	\$868,900	-7.04%
FEDERATED SERVICE INSURANCE COMPANY	\$259,495	2.78%	\$252,464	-8.72%	\$276,573	-30.01%
FIREMANS FUND INSURANCE COMPANY	\$64,889	117.70%	\$29,807	-62.34%	\$79,141	14.09%
FIRST NATIONAL INS CO OF AMERICA	\$9,717	-31.71%	\$14,228	9.10%	\$13,041	-9.14%
GENERAL CASUALTY CO OF WISCONSIN	\$43,804	-18.71%	\$53,889	-25.83%	\$72,657	-10.58%
GENERAL INSURANCE CO OF AMERICA	\$2,169	-27.31%	\$2,984	-67.53%	\$9,190	16.48%
GRANITE STATE INSURANCE COMPANY	\$54,906	-45.11%	\$100,023	-5.28%	\$105,602	23.48%
GREAT AMERICAN INSURANCE COMPANY	-\$5	-125.00%	\$20	5.26%	\$19	-98.84%
GREAT AMERICAN INSURANCE COMPANY OF NEW YC	\$246	-3.15%	\$254	0.00%	\$254	-4.15%
GREAT NORTHERN INSURANCE COMPANY	\$248,616	13.93%	\$218,209	387.42%	\$44,768	-90.81%
GREENWICH INSURANCE COMPANY	\$32,151	532.77%	\$5,081	-92.98%	\$72,402	-22.33%
GRINNELL MUTUAL REINSURANCE COMPANY	\$534,544	-6.08%	\$569,167	-19.47%	\$706,782	-1.86%
HARTFORD CASUALTY INS CO	\$103,974	-1.77%	\$105,843	3.01%	\$102,753	31.32%
HARTFORD FIRE INSURANCE COMPANY	\$562,798	262.56%	\$155,229	-84.56%	\$1,005,576	46.11%
HARTFORD UNDERWRITERS INSURANCE CO	\$4,055	-77.86%	\$18,315	18.05%	\$15,514	1106.38%
HAWKEYE SECURITY INSURANCE COMPANY	\$2,026	-29.11%	\$2,858	-54.76%	\$6,317	-60.99%
ILLINOIS NATIONAL INSURANCE COMPANY	\$54,722	10033.70%	\$540	-64.98%	\$1,542	-88.92%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$1,969	6.84%	\$1,843	88.06%	\$980	-39.58%
INDIANA LUMBERMENS MUTUAL INS CO	\$117,029	-25.34%	\$156,743	-14.89%	\$184,164	-43.86%
LIBERTY INSURANCE CORPORATION	\$33,801	-7.59%	\$36,578	-71.76%	\$129,508	-35.52%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2010 Written Premium	2009 - 2010 % of Change in Premium	2009 Written Premium	2008 - 2009 % of Change in Premium	2008 Written Premium	2007 - 2008 % of Change in Premium
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,649,448	16.30%	\$1,418,292	-16.60%	\$1,700,671	10.75%
LIBERTY MUTUAL INSURANCE COMPANY	\$883,129	202.07%	\$292,357	-64.16%	\$815,618	38.27%
LITITZ MUTUAL INSURANCE COMPANY	\$3,633	114.21%	\$1,696	0.65%	\$1,685	-36.96%
LM INSURANCE CORPORATION	\$116,210	-29.61%	\$165,088	-30.99%	\$239,238	-3.29%
MARKEL AMERICAN INSURANCE COMPANY	\$1,064	-16.35%	\$1,272	-93.98%	\$21,114	2034.88%
MASSACHUSETTS BAY INS CO	\$3,718	16.37%	\$3,195	-64.57%	\$9,017	169.97%
MEDMARC CASUALTY INSURANCE COMPANY	\$453,256	-9.02%	\$498,210	56.71%	\$317,921	6.03%
MID-CONTINENT CASUALTY COMPANY	\$141,038	-53.83%	\$305,450	-15.61%	\$361,939	-26.51%
MIDWESTERN INDEMNITY COMPANY THE	-\$4,888	-122.61%	\$21,617	3369.82%	\$623	-95.76%
NATIONAL AMERICAN INSURANCE COMPANY	\$2,724	-69.10%	\$8,815	-59.53%	\$21,779	-12.93%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$12,008	-87.64%	\$97,162	-58.33%	\$233,193	-0.08%
NATIONAL INDEMNITY COMPANY	\$17,302	40.91%	\$12,279	-35.09%	\$18,917	-21.64%
NATIONAL SURETY CORPORATION	\$158,121	11.24%	\$142,147	-40.45%	\$238,704	15.18%
NATIONWIDE AGRIBUSINESS INS CO	\$490,388	-20.85%	\$619,563	60.11%	\$386,966	3.30%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$117,679	-8.84%	\$129,091	-14.58%	\$151,120	-53.66%
NETHERLANDS INSURANCE COMPANY THE	\$9,646	-37.81%	\$15,510	8.72%	\$14,266	-20.03%
NEW HAMPSHIRE INSURANCE COMPANY	\$34,346	-19.29%	\$42,554	72.89%	\$24,614	-68.11%
NORTH RIVER INSURANCE COMPANY THE	\$28,815	33.61%	\$21,567	-68.04%	\$67,483	123.35%
NORTHLAND INSURANCE COMPANY	\$4,746	-46.02%	\$8,792	-32.98%	\$13,119	74.73%
OAK RIVER INSURANCE COMPANY	\$129,887	-19.03%	\$160,421	-8.81%	\$175,927	-41.64%
OHIO CASUALTY INSURANCE COMPANY	\$47,231	-42.08%	\$81,544	-3.70%	\$84,678	-5.61%
OLD REPUBLIC INSURANCE COMPANY	\$317,905	-29.38%	\$450,185	-36.76%	\$711,841	-90.56%
ONEBEACON AMERICA INSURANCE COMPANY	\$30,952	12.93%	\$27,409	-43.80%	\$48,774	1.41%
PACIFIC INDEMNITY COMPANY	\$28,727	1.08%	\$28,421	-66.39%	\$84,568	32.54%
PEERLESS INDEMNITY INSURANCE COMPANY	\$1,934	108.41%	\$928	158.50%	\$359	-36.57%
PEERLESS INSURANCE COMPANY	\$17,522	-25.04%	\$23,376	-17.19%	\$28,228	-1.70%
PENN MILLERS INSURANCE COMPANY	\$342,830	31.28%	\$261,139	133.64%	\$111,771	51.23%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$397,134	166.60%	\$148,963	-66.47%	\$444,306	28.61%
PHOENIX INSURANCE COMPANY THE	\$146,850	-26.50%	\$199,799	462.05%	\$35,548	616.26%
REGENT INSURANCE COMPANY	\$5,813	-11.64%	\$6,579	28.77%	\$5,109	2560.94%
RIVERPORT INSURANCE COMPANY	\$330	-48.36%	\$639	25.05%	\$511	148.06%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$1,151	-17.31%	\$1,392	36.47%	\$1,020	-48.20%
SECURA INSURANCE A MUTUAL COMPANY	\$547,433	-10.32%	\$610,449	-26.03%	\$825,230	-24.36%
SECURITY NATIONAL INSURANCE COMPANY	\$18,173	-37.67%	\$29,157	55.78%	\$18,717	75.30%
SELECTIVE INS CO OF THE SOUTHEAST	\$65,861	15.21%	\$57,165	-11.63%	\$64,686	51.93%
SELECTIVE INSURANCE CO OF S CAROLINA	\$220,089	-21.62%	\$280,787	1.01%	\$277,978	11.04%
SENTRY INSURANCE A MUTUAL COMPANY	\$253,306	0.37%	\$252,361	-10.11%	\$280,740	27.22%
SENTRY SELECT INSURANCE COMPANY	\$153,704	-12.10%	\$174,854	-28.85%	\$245,768	10.74%
SHELTER MUTUAL INSURANCE COMPANY	\$29,813	12.24%	\$26,561	736.30%	\$3,176	-94.67%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$72,649	380.64%	\$15,115	5.50%	\$14,327	-53.87%
ST PAUL FIRE & MARINE INSURANCE CO	\$44,735	-83.14%	\$265,360	-13.90%	\$308,207	-17.26%
ST PAUL MERCURY INSURANCE COMPANY	\$1,681	-93.72%	\$26,784	7.69%	\$24,872	5489.21%
STAR INSURANCE COMPANY	\$132,349	61.51%	\$81,945	71.97%	\$47,652	152.66%
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	\$324,354	-17.60%	\$393,650	-15.66%	\$466,763	-15.37%
STATE AUTOMOBILE MUTUAL INS CO	\$17,634	-43.41%	\$31,161	-21.34%	\$39,617	177.86%
T H E INSURANCE COMPANY	\$5,058	-55.44%	\$11,350	-9.74%	\$12,575	-5.63%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$47,121	-52.63%	\$99,464	-14.17%	\$115,881	-32.91%
TRANSPORTATION INSURANCE COMPANY	\$35,120	-43.04%	\$61,656	-55.48%	\$138,491	68.70%
TRAVELERS INDEMNITY CO OF AMERICA	\$47,262	141.32%	\$19,585	145.12%	\$7,990	362.65%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$17,897	160.02%	\$6,883	-84.78%	\$45,231	392.28%
TRAVELERS INDEMNITY COMPANY	\$312,513	-47.06%	\$590,315	105.78%	\$286,868	23.05%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$984,340	10.76%	\$888,735	13.57%	\$782,545	37.14%
TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS	\$1,481	-48.31%	\$2,865	26.43%	\$2,266	2.86%
TRUCK INSURANCE EXCHANGE	\$3,269	43.82%	\$2,273	-11.83%	\$2,578	195.64%
TWIN CITY FIRE INS CO	\$789,093	48.54%	\$531,240	-38.44%	\$862,909	47.46%
UNITED FIRE AND CASUALTY COMPANY	\$1,961,702	-7.27%	\$2,115,446	-14.47%	\$2,473,248	-3.46%
UNITED STATES FIRE INSURANCE COMPANY	\$19,186	91.57%	\$10,015	-33.03%	\$14,955	-37.34%
UNIVERSAL UNDERWRITERS INS CO	\$85,278	-84.69%	\$556,837	-33.91%	\$842,540	3.84%
VIGILANT INSURANCE COMPANY	\$2,807	-46.95%	\$5,291	-27.74%	\$7,322	16.43%
WAUSAU BUSINESS INSURANCE COMPANY	\$99,295	-10.83%	\$111,351	-43.33%	\$196,506	9.48%
WEST AMERICAN INSURANCE COMPANY	\$6,453	-59.60%	\$15,973	-34.52%	\$24,393	-50.27%
WESTCHESTER FIRE INSURANCE COMPANY	\$8,647	517.64%	\$1,400	192.89%	\$478	-85.26%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2010 Written Premium	2009 - 2010 % of Change in Premium	2009 Written Premium	2008 - 2009 % of Change in Premium	2008 Written Premium	2007 - 2008 % of Change in Premium
XL INSURANCE AMERICA INC	\$32,444	-22.50%	\$41,865	-39.60%	\$69,313	136.57%
ZURICH AMERICAN INSURANCE COMPANY	\$139,609	-84.55%	\$903,476	157.58%	\$350,756	-29.69%
TOTAL	\$24,941,616	-7.91%	\$27,083,268	-5.75%	\$28,737,063	-23.09%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2010**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
FEDERAL INSURANCE COMPANY	\$2,005,196	6.03%	\$1,499,208	\$1,048,775	\$353,943	23.61%
UNITED FIRE AND CASUALTY COMPANY	\$1,961,702	8.30%	\$2,062,433	\$1,943,866	\$1,725,877	83.68%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,649,448	6.04%	\$1,501,284	\$1,397,808	\$1,267,952	84.46%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	\$1,483,417	7.05%	\$1,753,007	\$0	-\$161,016	-9.19%
CINCINNATI INSURANCE COMPANY THE	\$1,267,338	4.96%	\$1,233,412	\$168,693	\$1,931,947	156.63%
ELECTRIC INSURANCE COMPANY	\$987,635	3.97%	\$987,635	\$1,754,981	\$1,660,446	168.12%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$984,340	4.23%	\$1,050,424	\$1,252,024	\$143,774	13.69%
LIBERTY MUTUAL INSURANCE COMPANY	\$883,129	2.43%	\$604,094	\$20,769	-\$637,503	-105.53%
TWIN CITY FIRE INSURANCE COMPANY	\$789,093	3.19%	\$793,454	\$1,500	-\$28,970	-3.65%
HARTFORD FIRE INSURANCE COMPANY	\$562,798	2.18%	\$542,056	\$51,075	\$173,704	32.05%
SECURA INSURANCE A MUTUAL COMPANY	\$547,433	2.32%	\$575,954	\$96,048	\$289,195	50.21%
GRINNELL MUTUAL REINSURANCE COMPANY	\$534,544	2.25%	\$558,924	\$119,478	\$113,250	20.26%
FEDERATED MUTUAL INSURANCE COMPANY	\$505,978	2.21%	\$550,322	\$4,291	\$299,530	54.43%
ADDISON INSURANCE COMPANY	\$500,513	2.12%	\$526,638	\$76,710	\$232,703	44.19%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$490,388	2.26%	\$560,629	\$101,001	\$643,988	114.87%
ACE AMERICAN INSURANCE COMPANY	\$454,096	2.18%	\$542,571	\$3,654	-\$145,346	-26.79%
MEDMARC CASUALTY INSURANCE COMPANY	\$453,256	1.80%	\$448,448	\$0	\$94,630	21.10%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	\$397,134	1.08%	\$267,750	\$0	\$502,403	187.64%
PENN MILLERS INSURANCE COMPANY	\$342,830	1.24%	\$308,831	\$0	\$0	0.00%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	\$324,354	1.39%	\$345,905	\$25,000	\$103,498	29.92%
OLD REPUBLIC INSURANCE COMPANY	\$317,905	1.45%	\$361,650	\$28,396	-\$685,445	-189.53%
TRAVELERS INDEMNITY COMPANY	\$312,513	1.46%	\$362,707	\$481,662	\$1,431,877	394.78%
CATLIN INSURANCE COMPANY INC	\$270,607	1.12%	\$277,814	\$0	\$105,509	37.98%
BENCHMARK INSURANCE COMPANY	\$268,597	0.47%	\$115,669	\$0	\$315,711	272.94%
FEDERATED SERVICE INSURANCE COMPANY	\$259,495	0.93%	\$232,349	\$5,062	\$125,064	53.83%
SENTRY INSURANCE A MUTUAL COMPANY	\$253,306	1.03%	\$256,996	\$218,868	\$565,796	220.16%
GREAT NORTHERN INSURANCE COMPANY	\$248,616	0.97%	\$241,990	\$0	-\$50,972	-21.06%
AMCO INSURANCE COMPANY	\$227,720	0.61%	\$150,541	\$3,867	-\$17,607	-11.70%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$220,089	0.98%	\$244,415	\$88,470	\$95,891	39.23%
COLUMBIA MUTUAL INSURANCE COMPANY	\$212,681	0.77%	\$192,541	\$0	\$870	0.45%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$202,313	0.55%	\$137,450	\$0	-\$128,417	-93.43%
WEST BEND MUTUAL INSURANCE COMPANY	\$189,284	0.59%	\$147,771	\$0	\$4,594	3.11%
FARMLAND MUTUAL INSURANCE COMPANY	\$175,170	0.26%	\$64,238	-\$1,000	-\$4,434	-6.90%
EMCASCO INSURANCE COMPANY	\$167,176	0.66%	\$164,684	\$300	\$1,424	0.86%
ACUITY A MUTUAL INSURANCE COMPANY	\$161,808	0.70%	\$173,424	\$1,008,537	\$979,323	564.70%
NATIONAL SURETY CORPORATION	\$158,121	0.61%	\$150,786	\$1,802,663	-\$587,683	-389.75%
CHARTER OAK FIRE INSURANCE CO THE	\$153,877	0.94%	\$233,139	\$76,940	\$68,835	29.53%
SENTRY SELECT INSURANCE COMPANY	\$153,704	0.64%	\$159,785	\$0	\$53,743	33.63%
PHOENIX INSURANCE COMPANY THE	\$146,850	0.68%	\$167,891	-\$7,230	\$27,814	16.57%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$144,440	0.34%	\$85,576	\$3,637	\$4,653	5.44%
MID-CONTINENT CASUALTY COMPANY	\$141,038	0.74%	\$184,457	\$133,822	-\$348,830	-189.11%
ZURICH AMERICAN INSURANCE COMPANY	\$139,609	1.04%	\$259,618	\$1,235,509	\$1,958,642	754.43%
STAR INSURANCE COMPANY	\$132,349	0.52%	\$128,443	\$0	\$19,695	15.33%
EVEREST NATIONAL INSURANCE COMPANY	\$130,944	0.59%	\$146,848	\$0	\$25,932	17.66%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$130,909	0.56%	\$139,936	\$131,320	-\$28,206	-20.16%
OAK RIVER INSURANCE COMPANY	\$129,887	0.51%	\$127,579	\$0	\$30,607	23.99%
ARCH INSURANCE COMPANY	\$124,216	0.71%	\$176,047	\$424,305	\$433,792	246.41%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$117,679	0.47%	\$117,403	\$933,696	\$887,841	756.23%
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	\$117,029	0.55%	\$137,824	\$0	-\$30,904	-22.42%
LM INSURANCE CORPORATION	\$116,210	0.60%	\$149,413	\$0	\$38,184	25.56%
HARTFORD CASUALTY INSURANCE CO	\$103,974	0.35%	\$85,828	\$0	\$9,806	11.43%
WAUSAU BUSINESS INSURANCE COMPANY	\$99,295	0.48%	\$119,089	\$355,023	\$387,286	325.21%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$96,923	0.30%	\$75,549	\$997,500	\$963,511	1275.35%
AMERICAN INSURANCE COMPANY THE	\$89,705	0.48%	\$118,261	\$70	-\$375,048	-317.14%
DEPOSITORS INSURANCE COMPANY	\$87,694	0.25%	\$62,217	\$0	\$8,627	13.87%
UNIVERSAL UNDERWRITERS INS CO	\$85,278	0.57%	\$142,460	\$2,000	-\$1,116,875	-783.99%
VALLEY FORGE INSURANCE COMPANY	\$76,719	0.41%	\$102,708	\$0	-\$7,446	-7.25%
AMERISURE INSURANCE COMPANY	\$73,958	0.32%	\$80,022	\$35,000	-\$48,369	-60.44%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2010**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$72,649	0.29%	\$71,857	\$0	\$99,217	138.08%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$65,861	0.26%	\$63,827	\$3,331	-\$5,773	-9.04%
FIREMANS FUND INSURANCE COMPANY	\$64,889	0.22%	\$55,437	\$0	\$2,566,865	4630.24%
STARR INDEMNITY & LIABILITY COMPANY	\$64,278	0.45%	\$111,668	\$0	\$53,693	48.08%
GRANITE STATE INSURANCE COMPANY	\$54,906	0.43%	\$107,075	\$0	\$102,300	95.54%
ILLINOIS NATIONAL INSURANCE COMPANY	\$54,722	0.22%	\$54,575	\$0	\$67,826	124.28%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	\$48,658	0.15%	\$36,864	\$0	-\$55,394	-150.27%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$47,262	0.14%	\$35,084	\$7,401	-\$9,302	-26.51%
OHIO CASUALTY INSURANCE COMPANY	\$47,231	0.25%	\$63,304	\$0	-\$10,290	-16.25%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$47,121	0.22%	\$54,662	\$0	-\$84,017	-153.70%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$44,735	0.57%	\$141,913	\$2,981,668	\$201,328	141.87%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$43,804	0.18%	\$44,341	\$0	\$14,895	33.59%
ENDURANCE AMERICAN INSURANCE COMPANY	\$40,813	0.16%	\$39,743	\$0	\$32,532	81.86%
AMERISURE MUTUAL INSURANCE COMPANY	\$39,330	0.18%	\$44,333	\$10,000	-\$28,039	-63.25%
AMERICAN ZURICH INSURANCE COMPANY	\$36,286	0.11%	\$26,241	\$0	-\$38,739	-147.63%
WESCO INSURANCE COMPANY	\$35,874	0.11%	\$28,006	\$0	\$8,883	31.72%
TRANSPORTATION INSURANCE COMPANY	\$35,120	0.16%	\$39,791	\$416,500	\$519,577	1305.77%
NEW HAMPSHIRE INSURANCE COMPANY	\$34,346	0.13%	\$32,260	\$0	\$123,456	382.69%
LIBERTY INSURANCE CORPORATION	\$33,801	0.17%	\$42,691	\$111,100	-\$101,820	-238.50%
XL INSURANCE AMERICA INC	\$32,444	0.15%	\$37,205	\$0	-\$96,009	-258.05%
GREENWICH INSURANCE COMPANY	\$32,151	0.08%	\$19,454	\$567,862	\$2,333,234	11993.60%
ONEBEACON AMERICA INSURANCE COMPANY	\$30,952	0.14%	\$34,367	\$0	\$158	0.46%
SHELTER MUTUAL INSURANCE COMPANY	\$29,813	0.11%	\$28,075	\$0	\$2,523	8.99%
NORTH RIVER INSURANCE COMPANY THE	\$28,815	0.09%	\$23,016	\$10,800	-\$26,944	-117.07%
PACIFIC INDEMNITY COMPANY	\$28,727	0.12%	\$28,727	\$0	-\$4,562	-15.88%
CONTINENTAL INSURANCE COMPANY THE	\$23,398	0.09%	\$22,094	\$14,168	-\$11,016	-49.86%
EMPLOYERS FIRE INSURANCE COMPANY	\$23,054	0.15%	\$36,751	\$0	\$2,613	7.11%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$22,777	0.05%	\$11,726	\$0	\$4,022	34.30%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$22,676	0.10%	\$25,772	\$0	\$0	0.00%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$21,337	0.06%	\$15,183	\$2,172,468	\$181,327	1194.28%
UNION INSURANCE COMPANY OF PROVIDENCE	\$21,313	0.05%	\$11,422	\$0	\$10,217	89.45%
AXA INSURANCE COMPANY	\$21,009	0.08%	\$21,009	\$0	\$66,304	315.60%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG P	\$20,037	0.10%	\$24,042	\$387,731	\$244,100	1015.31%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$19,861	0.16%	\$39,040	\$75,000	-\$75,800	-194.16%
UNITED STATES FIRE INSURANCE COMPANY	\$19,186	0.07%	\$17,677	\$37,500	-\$108,641	-614.59%
SECURITY NATIONAL INSURANCE COMPANY	\$18,173	0.10%	\$25,046	\$1,000	\$3,189	12.73%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$17,897	0.08%	\$20,303	\$237,067	\$75,879	373.73%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$17,634	0.08%	\$20,760	\$0	\$130,529	628.75%
PEERLESS INSURANCE COMPANY	\$17,522	0.09%	\$23,167	\$0	-\$46,799	-202.01%
NATIONAL INDEMNITY COMPANY	\$17,302	0.06%	\$14,906	\$0	-\$6,163	-41.35%
AMERICAN FIRE & CASUALTY COMPANY	\$15,836	0.08%	\$19,964	\$0	-\$8,448	-42.32%
CAPITOL INDEMNITY CORPORATION	\$15,818	0.07%	\$17,901	\$0	\$5,406	30.20%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	\$15,111	0.06%	\$14,885	\$4,417	-\$8,547	-57.42%
HDI-GERLING AMERICA INSURANCE COMPANY	\$14,642	0.06%	\$14,642	\$0	-\$249,190	-1701.88%
AMERICAN STATES INSURANCE COMPANY	\$13,832	0.07%	\$16,364	\$0	-\$2,047	-12.51%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$12,008	0.04%	\$10,914	\$500	\$90,298	827.36%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$9,717	0.04%	\$11,060	\$0	-\$1,634	-14.77%
NETHERLANDS INSURANCE COMPANY THE	\$9,646	0.04%	\$10,624	\$0	-\$1,578	-14.85%
HARTFORD INSURANCE COMPANY OF MIDWEST THE	\$8,838	0.02%	\$6,035	\$0	\$3,324	55.08%
WESTCHESTER FIRE INSURANCE COMPANY	\$8,647	0.02%	\$5,076	\$0	\$3,497,169	68896.16%
CONTINENTAL WESTERN INSURANCE COMPANY	\$7,436	0.04%	\$9,648	\$8,000	\$7,000	72.55%
WEST AMERICAN INSURANCE COMPANY	\$6,453	0.04%	\$10,384	\$0	-\$5,247	-50.53%
HANOVER AMERICAN INSURANCE COMPANY THE	\$6,054	0.01%	\$3,044	\$0	\$0	0.00%
REGENT INSURANCE COMPANY	\$5,813	0.02%	\$5,960	\$0	-\$118	-1.98%
T H E INSURANCE COMPANY	\$5,058	0.04%	\$9,191	\$0	-\$18	-0.20%
NORTHLAND INSURANCE COMPANY	\$4,746	0.02%	\$4,466	\$0	-\$5,364	-120.11%
AMERISURE PARTNERS INSURANCE COMPANY	\$4,092	0.00%	\$930	\$0	\$284	30.54%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2010**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$4,055	0.05%	\$13,192	\$0	\$7,935	60.15%
RLI INSURANCE COMPANY	\$3,749	0.01%	\$3,515	\$14,000	-\$4,803	-136.64%
MASSACHUSETTS BAY INSURANCE COMPANY	\$3,718	0.02%	\$4,193	\$4,220	\$4,220	100.64%
LITITZ MUTUAL INSURANCE COMPANY	\$3,633	0.01%	\$3,174	\$0	\$0	0.00%
TRUCK INSURANCE EXCHANGE	\$3,269	0.01%	\$3,014	\$84,933	\$120,506	3998.21%
COUNTRY MUTUAL INSURANCE COMPANY	\$3,147	0.01%	\$1,722	\$0	\$195	11.32%
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	\$3,119	0.02%	\$5,127	\$0	\$0	0.00%
AMERICAN ECONOMY INSURANCE COMPANY	\$2,814	0.01%	\$3,341	\$0	-\$1,274	-38.13%
VIGILANT INSURANCE COMPANY	\$2,807	0.01%	\$3,367	\$0	\$43,926	1304.60%
NATIONAL AMERICAN INSURANCE COMPANY	\$2,724	0.02%	\$4,377	\$0	-\$2,602	-59.45%
ALLSTATE INSURANCE COMPANY	\$2,218	0.02%	\$3,789	\$5,000	-\$276,655	-7301.53%
FCCI INSURANCE COMPANY	\$2,209	0.01%	\$1,614	\$0	\$238	14.75%
GENERAL INSURANCE COMPANY OF AMERICA	\$2,169	0.01%	\$2,530	\$0	\$10,306	407.35%
AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	\$2,055	0.02%	\$3,787	\$0	-\$217	-5.73%
HAWKEYE SECURITY INSURANCE COMPANY	\$2,026	0.01%	\$2,369	\$0	-\$2,047	-86.41%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$1,969	0.01%	\$2,066	\$15,000	-\$131,608	-6370.18%
PEERLESS INDEMNITY INSURANCE COMPANY	\$1,934	0.01%	\$1,926	\$0	\$364	18.90%
ST PAUL MERCURY INSURANCE COMPANY	\$1,681	0.04%	\$9,785	\$1,000	-\$26,824	-274.13%
WESTFIELD INSURANCE COMPANY	\$1,647	0.01%	\$1,647	\$0	\$411	24.95%
FARMERS INSURANCE EXCHANGE	\$1,562	0.01%	\$2,083	\$0	-\$4,473	-214.74%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$1,481	0.01%	\$1,704	\$0	-\$274	-16.08%
SPARTA INSURANCE COMPANY	\$1,218	0.00%	\$721	\$0	\$310	43.00%
COMMERCE AND INDUSTRY INSURANCE CO	\$1,181	0.01%	\$1,658	\$0	\$4,458	268.88%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$1,151	0.00%	\$1,172	\$0	\$11,144	950.85%
MARKEL AMERICAN INSURANCE COMPANY	\$1,064	0.00%	\$1,150	\$0	\$11,128	967.65%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$1,005	0.00%	\$598	\$0	\$13,920	2327.76%
BITUMINOUS CASUALTY CORPORATION	\$932	0.01%	\$2,016	\$0	-\$102,000	-5059.52%
LIBERTY INSURANCE UNDERWRITERS INC.	\$914	0.00%	\$914	\$0	\$374	40.92%
WESTPORT INSURANCE CORPORATION	\$888	0.02%	\$5,315	\$0	-\$12,646	-237.93%
SAFETY NATIONAL CASUALTY CORPORATION	\$848	0.00%	\$353	\$0	\$210	59.49%
DIAMOND STATE INSURANCE COMPANY	\$758	0.00%	\$457	\$0	-\$337	-73.74%
ST PAUL GUARDIAN INSURANCE COMPANY	\$570	0.00%	\$487	\$0	-\$45,763	-9396.92%
TOWER INSURANCE COMPANY OF NEW YORK	\$453	0.00%	\$597	\$0	\$0	0.00%
GREAT AMERICAN ASSURANCE COMPANY	\$364	0.00%	\$321	\$0	\$60	18.69%
CINCINNATI CASUALTY COMPANY THE	\$335	0.00%	\$70	\$0	\$0	0.00%
RIVERPORT INSURANCE COMPANY	\$330	0.00%	\$288	\$0	-\$3,713	-1289.24%
HARLEYSVILLE INSURANCE COMPANY	\$323	0.00%	\$323	\$0	\$98	30.34%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$246	0.00%	\$250	\$0	\$69	27.60%
CITIZENS INSURANCE COMPANY OF AMERICA	\$205	0.00%	\$193	\$0	\$0	0.00%
SOUTHERN INSURANCE COMPANY	\$199	0.00%	\$192	\$0	-\$5	-2.60%
MILWAUKEE CASUALTY INSURANCE CO	\$120	0.00%	\$124	\$0	-\$9	-7.26%
HANOVER INSURANCE COMPANY THE	\$109	0.00%	\$387	\$0	\$0	0.00%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	\$109	0.00%	\$109	\$0	\$87	79.82%
NORTHFIELD INSURANCE COMPANY	\$100	0.00%	\$104	\$0	-\$1,006	-967.31%
BITUMINOUS FIRE AND MARINE INS CO	\$13	0.00%	\$7	\$0	\$4,500	64285.71%
MITSUI SUMITOMO INSURANCE USA INC	\$1	0.00%	\$1	\$0	-\$6	-600.00%
LUMBERMENS MUTUAL CASUALTY COMPANY	\$1	0.00%	\$1	\$0	\$24	2400.00%
AFFILIATED FM INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$3	N/A
SECURA SUPREME INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$6	N/A
GENERAL STAR NATIONAL INS CO	\$0	0.00%	\$0	\$0	-\$1,000	N/A
NATIONAL CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$8	N/A
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE C	\$0	0.00%	\$0	\$0	-\$261	N/A
MILLERS FIRST INSURANCE COMPANY	\$0	0.00%	\$0	-\$700	-\$20,700	N/A
MID-CONTINENT ASSURANCE COMPANY	\$0	0.00%	\$817	\$0	\$0	0.00%
MOSAIC INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$150	N/A
TRAVELERS CASUALTY AND SURETY COMPANY	\$0	0.00%	\$0	\$895,041	\$1,444,576	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$27,538	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2010**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	-\$698	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,621	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,701	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$38,897	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$0	\$140,617	-\$301,219	N/A
NORTHERN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$0	\$790	-\$78,409	N/A
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	\$0	0.00%	\$7	\$2,248	\$5,385	76928.57%
TRINITY UNIVERSAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,252	N/A
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$11,433	N/A
CLARENDON NATIONAL INSURANCE COMPANY	\$0	0.00%	\$0	-\$66	-\$66	N/A
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$5,084	N/A
ACE FIRE UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$8,948	N/A
ATLANTA INTERNATIONAL INSURANCE CO	\$0	0.00%	\$0	\$0	-\$471,474	N/A
EMPIRE FIRE AND MARINE INSURANCE CO	\$0	0.00%	\$0	\$0	-\$32,706	N/A
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$0	0.00%	\$23	\$0	\$8,368,106	36383069.57%
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00%	\$10	\$0	-\$333	-3330.00%
PENNSYLVANIA GENERAL INSURANCE COMPANY	\$0	0.00%	\$0	\$30,000	\$33,489	N/A
GOVERNMENT EMPLOYEES INSURANCE CO	\$0	0.00%	\$0	\$0	-\$130,329	N/A
STONEWALL INSURANCE COMPANY	\$0	0.00%	\$0	\$70,676	\$699,702	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$0	-\$33,198	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00%	-\$2	\$0	-\$286,706	14335300.00%
AMERICAN MOTORISTS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$24,676	N/A
LUMBERMENS UNDERWRITING ALLIANCE	\$0	0.00%	\$0	\$0	-\$223	N/A
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$16	N/A
FAIRMONT SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$8,200	-\$6,601	N/A
ARROWOOD INDEMNITY COMPANY	\$0	0.00%	\$0	\$2,943,873	\$2,100,549	N/A
SAFECO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$34,427	N/A
ALEA NORTH AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1	N/A
TIG INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$160,819	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	\$0	0.00%	\$0	\$0	\$26,618	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	\$0	0.00%	\$0	\$0	\$443,036	N/A
ATLANTIC SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$129	N/A
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	\$0	0.00%	\$0	\$0	-\$2,457	N/A
SENTRY CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$7,442	N/A
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	-\$10	-\$24	N/A
AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$330	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$3,509	N/A
CRUM & FORSTER INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$20	N/A
PENN AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$4,843	N/A
FIRST LIBERTY INSURANCE CORP THE	\$0	0.07%	\$17,222	\$0	\$7,720	44.83%
FIRST SPECIALTY INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$164	N/A
FIDELITY AND GUARANTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$23,866	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	\$9	N/A
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$278,230	N/A
NORTHBROOK INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$1,173	N/A
AXIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$9	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$656	N/A
GENESIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$29,000	N/A
MARKEL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$394	N/A
QBE INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$2,642	N/A
CHARTIS CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$1,164	N/A
VIRGINIA SURETY COMPANY INC	\$0	0.00%	\$0	\$0	-\$39,733	N/A
TRANS PACIFIC INSURANCE COMPANY	\$0	0.00%	\$24	\$0	\$0	0.00%
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$937	N/A
ATHENA ASSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$59,199	N/A
GULF UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$963	N/A
GREAT AMERICAN INSURANCE COMPANY	-\$5	0.00%	-\$5	\$0	\$4,765	-95300.00%
PRAETORIAN INSURANCE COMPANY	-\$67	0.00%	-\$65	\$0	-\$3,909	6013.85%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2010**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
HARTFORD ACCIDENT & INDEMNITY CO	-\$155	0.00%	-\$155	\$0	-\$202,495	130641.94%
OHIO SECURITY INSURANCE COMPANY	-\$2,812	-0.01%	-\$2,565	\$0	-\$2,998	116.88%
CONTINENTAL CASUALTY COMPANY	-\$4,188	0.02%	\$4,428	\$14,998	-\$981,594	-22167.89%
STATE NATIONAL INSURANCE COMPANY INC	-\$4,800	-0.02%	-\$4,800	\$0	\$1	-0.02%
DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	-\$4,814	0.00%	\$360	\$1,000	-\$9,055	-2515.28%
MIDWESTERN INDEMNITY COMPANY THE	-\$4,888	0.00%	\$624	\$0	-\$4,065	-651.44%
NATIONAL TRUST INSURANCE COMPANY	-\$11,580	0.04%	\$9,424	\$0	\$466	4.94%
AMERICAN HOME ASSURANCE COMPANY	-\$16,319	-0.07%	-\$16,319	\$659,390	\$485,023	-2972.14%
TOTAL	\$24,941,616	100.00%	\$24,857,757	\$27,960,813	\$33,231,272	133.69%

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

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